

**TOWN OF AGAWAM**

# HOUSING NEEDS ASSESSMENT

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COMMUNITY PRESERVATION ACT FUND**

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**Prepared for**

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# TABLE OF CONTENTS

<b>EXECUTIVE SUMMARY</b>	<b>5</b>
INTRODUCTION	5
COMMUNITY OVERVIEW	5
PLAN METHODOLOGY	6
SUMMARY OF KEY FINDINGS	6
<b>CHAPTER 1: DEMOGRAPHIC PROFILE</b>	<b>8</b>
KEY FINDINGS	8
POPULATION GROWTH & CHANGE	9
HOUSEHOLD CHARACTERISTICS	16
HOMELESSNESS	21
GROUP QUARTERS POPULATIONS	23
ECONOMIC CHARACTERISTICS	24
<b>CHAPTER 2: LOCAL HOUSING CONDITIONS</b>	<b>28</b>
KEY FINDINGS	28
HOUSING SUPPLY AND VACANCY TRENDS	29
RESIDENTIAL PROPERTY CHARACTERISTICS	34
RESIDENTIAL PROPERTIES BY OWNERSHIP AND VALUES	40
FOR-SALE MARKET	47
RENTER HOUSEHOLDS CHARACTERISTICS	53
RENTAL MARKET CONDITIONS	57
AFFORDABLE HOUSING CHARACTERISTICS	58
<b>CHAPTER 3: DEVELOPMENT CONSTRAINTS &amp; LIMITATIONS</b>	<b>62</b>
SUMMARY OF DEVELOPMENT CONSTRAINTS	62
AGAWAM ENVIRONMENTAL CONSTRAINTS	63
LANDSCAPE CHARACTER	63
GEOLOGY	64
SOILS,	64
TOPOGRAPHY	65
GROUNDWATER	65
PONDS, LAKES, AND RIVERS	65
PLANT COMMUNITIES AND WETLANDS	66
NHESP BioMAP	66
SCENIC VIEWS	68
HAZARDOUS WASTE SITES	68
CULTURAL AND HISTORICAL RESOURCES	69
INFRASTRUCTURE CAPACITY	71
REGULATORY BARRIERS	77
<b>APPENDIX 1: PROJECT SCHEDULE</b>	<b>84</b>

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Pioneer Valley Planning Commission. *Town of Agawam Comprehensive Economic Development plan*. March 2010.

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Town of Agawam Community Preservation Committee. *Town of Agawam Community Preservation Plan*. 2014.

Town of Agawam. *Agawam 2014 Open Space and Recreation Plan*. 2014.

## ACRONYMS

<b>ACS</b>	US Census Bureau's American Community Survey
<b>AMI</b>	Area Median Income
<b>CHAS</b>	Comprehensive Housing Affordability Strategy
<b>DHCD</b>	MA Department of Housing and Community Development
<b>GIS</b>	Geographic Information System
<b>MOE</b>	Margins of Error
<b>PVPC</b>	Pioneer Valley Planning Commission

## KEY DEFINITIONS

The following definitions are for key terms used through out the document and are based on information from the U.S. Census Bureau, unless otherwise noted:

**Baby Boomers** – The demographic cohort born between 1947 and 1964. (Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.)

**Cost Burdened** – Households who pay more than 30 percent of their income for housing.

**Disability** – The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

**Family** - A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

**Household** – A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

**Generation X** – The demographic cohort following the Baby Boomers born between 1965 and 1984. (JCHS)

**Median Age** – The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

**Median Income** – Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

**Millennials** – The demographic cohort following Generation X born between 1985 and 2004. (JCHS)

**Housing Unit** - A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

**Poverty** – Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Thresholds by year and households size are found at this link: <https://www.census.gov/hhes/www/poverty/data/threshld/>.

# Executive Summary

## INTRODUCTION

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The Agawam Housing Needs Assessment is a report of the Town of Agawam Planning & Community Development Department. The goal of the Planning & Community Development Department is to assist in the overall growth of the community in an orderly and managed approach to promote economic development while preserving community character and natural resources. The Planning & Community Development Department oversees the preparation of comprehensive plans and studies which guide growth while balancing community needs and resources.

In July 2015, the Town of Agawam issued a Request for Proposals (RFP) for professional services to prepare a Housing Needs Assessment for the Town of Agawam. The Town selected planning consultant JM Goldson community preservation + planning with RKG Associates, Inc. and Pioneer Valley Planning Commission to prepare the housing needs assessment under the guidance of the Planning & Community Development Department and Housing Committee.

The 2015 Agawam Housing Needs Assessment is intended to assist the Town in understanding current and future housing needs and will lay the groundwork for the Town to prepare an updated Housing Production Plan to identify community goals and strategies for housing production.

## COMMUNITY OVERVIEW<sup>1</sup>

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Agawam is the southernmost community in Massachusetts, located on the west bank of the Connecticut River and within a short distance from many major metropolitan areas: 94 miles southwest of Boston; 21 miles north of Hartford, Connecticut; and 131 miles from New York City.<sup>2</sup> Agawam is about two miles from Springfield and is included in the Springfield-Holyoke-Chicopee Standard Metropolitan Statistical Area (SMSA).

Agawam is at the hub of major north-south and east-west transportation corridors including Interstate Route 91, 391, U.S. Route 5, Interstate 90, 291, State Route 20, and Route 57. Also, Agawam is about 10 miles from Bradley International Airport.

Agawam's physical boundaries consist of three impressive features. The Connecticut River to the east provides the community with five miles of river frontage on New England's largest river. To the north, the Westfield River forms an eight-mile boundary most of which is located adjacent to Robinson State Park, Agawam's largest park. To the west, Agawam is separated from its neighbor Southwick by Provin Mountain. Its summit at 640 feet is the highest point in Agawam. To the south, Agawam is bordered by the State of Connecticut.

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<sup>1</sup> Agawam Office of Planning and Community Development. *Open Space and Recreation Plan*. 2014.

<sup>2</sup> MA Department of Housing and Community Development (DHCD), Town of Agawam: Community Profile, <http://www.mass.gov/hed/economic/eohed/dhcd/community-profiles-dhcd/>, accessed on 1/21/16.

Though the community boasts the largest industrial park in the region, the Agawam Regional Industrial Park, in 2010 only about 22.2 percent of working residents are employed in Agawam, including 2.1 percent who work at home. About 17 percent of Agawam residents travel to jobs outside Massachusetts, presumably in Connecticut.

Related to longer commutes and general auto-dependent nature of the community, transportation costs are high for Agawam residents - In addition to an average of 22 percent of household income spent on housing costs, another 26 percent is spent on transportation costs. When combined, households are spending more than half of their monthly household income on a combination of housing and transportation costs.

Agawam can be characterized as a maturing New England Town.<sup>3</sup> The majority of its housing stock is single family and is located in conventional subdivisions - 78 percent of all residential parcels are single-family. Despite Agawam's population of 28,772 (est. 2014), there is no traditional downtown or mixed-use main street, although the town plans to encourage development of a traditional pedestrian-oriented downtown through the new mixed-use zoning district in the Walnut Street Extension area. Currently, much of the town's commercial areas are characterized by auto-oriented strip development.

## PLAN METHODOLOGY

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The U.S. Census Bureau's Decennial Censuses of 2000 and 2010 and the 2010-2014 American Community Survey (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking 10 questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware of the margins of error (MOE) attached to the ACS estimates, due to the fact that the estimate is based on a sample and not on a complete count.

Data was also gathered from a number of available sources including: The Warren Group; Massachusetts Department of Revenue; Massachusetts Department of Education; Massachusetts Department of Housing and Community Development; Pioneer Valley Planning Commission (PVPC); as well as Agawam Assessor's Office, Building Inspector, and Planning & Community Development Department.

The development constraints analysis provided in Chapter 2 is largely based on information from Agawam's 2014 *Open Space and Recreation Plan*, PVPC's 2011 *Comprehensive Zoning Review* and interviews with various municipal officials, real estate brokers, and local developers.

## SUMMARY OF KEY FINDINGS

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### PRIMARY HOUSING NEEDS

The needs assessment provides a very detailed description of the population and housing characteristics for the Town of Agawam. This section provides a very brief summary of the key findings. The assessment finds that Agawam's greatest housing needs are:

- I. To develop more multi-unit rental housing - especially in walkable mixed use areas, such as the Mixed-Use Business C district and other areas.

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<sup>3</sup> Metropolitan Area Planning Council. *Massachusetts Community Types*. July 2008.

2. Provide rehab assistance for low-income homeowners and property owners of apartments rented to low-income households. This could include assistance with septic system upgrades for low-income households where needed.
3. Provide foreclosure prevention and assistance.
4. Create affordable housing options for households including individuals with extremely low incomes (at or below \$21,000 for a two-person household) including permanent affordable housing, transitional housing and emergency shelter.
5. Create affordable housing options for large families (5 or more person families) with very low income (at or below \$47,250 for a 5-person household)
6. Create affordable, accessible housing options, including service-enriched housing, for physically and mentally disabled and elderly households.
7. Create affordable housing options for middle-income small families (2-4 person families) between 80-100% AMI, which indicate need due to level of housing cost burden.

## DEMOGRAPHIC PROFILE

Agawam is growing at a slower rate than regional growth and is expected to have a significant increase in older adults age 60 years and over. Agawam is one of multiple communities in the region with a disparately smaller share of minority residents compared with the regional population composition. About 40% of households have low-moderate incomes, many of which are concentrated in the North Agawam neighborhood.

## LOCAL HOUSING CONDITIONS

Overall, this analysis indicates that Agawam's housing market is relatively flat and has experienced some indications of decline including a sharp spike in foreclosures. Yet, housing costs, when coupled with transportation costs of this primarily auto-dependent community, lead to many cost burdened households that spend more than half of their gross income on housing and transportation costs.

## DEVELOPMENT CONSTRAINTS ANALYSIS

Agawam is environmentally constrained by floodplains, wetland resource, important habitat, agricultural and forestry resources, poorly drained soils, hazardous waste sites, reliance on private septic systems in areas where sewer is not available. In addition, Agawam has limited viable public transit options and has low walkability, leading to an auto-centric community.

In addition, with the exception of the recent Mixed-Use district, Agawam's zoning restrictions lack incentives to encourage development of affordable housing. Agawam's zoning restrictions allow multi-unit residential development by-right, however the density restrictions only allow up to four, eight, or 12 units per acre, depending on the district. Development is also constrained by very limited land available for development in the zoning districts that allow multi-unit residential buildings.

# CHAPTER I: Demographic Profile

This chapter presents demographic information about the people of Agawam with an emphasis on homes and households, as well as summary information about employment and local business.

## KEY FINDINGS

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Agawam is growing at a slower rate than regional growth and is expected to have a significant increase in older adults age 60 years and over. Agawam is one of multiple communities in the region with a disparately smaller share of minority residents compared with the regional population composition. About 40% of households have low-moderate incomes, many of which are concentrated in the North Agawam neighborhood.

- Population growth in Agawam has been slightly less than the regional average – this trend can be expected to continue in the coming decades. Agawam's population is expected to grow at less than half the regional average rate with a gain of less than 3 percent between 2014 and 2030.
- Projections indicate that the greatest increases in proportion and number of Agawam residents in 2030 will be in the categories age 60 and older, especially ages 70 to 79. Many of these residents are likely to be retired and many may have fixed incomes.
- Agawam, with only 6.6 percent minority residents, has a significantly smaller proportion of minority residents than region-wide (23.5 percent) and statewide (20.0 percent).
- Based on 2014 estimates, 91.7 percent of Agawam residents were living in the same residence one year earlier.
- Single-person households are the main subset of non-family households in the community and comprise approximately 30 percent of all Agawam households.
- While there has been a significant increase in households with higher incomes, roughly 40% of all households in Agawam are estimated to have low-moderate income (at or below 80 percent of the area median family income). Many of Agawam's low-income households are concentrated in the North Agawam neighborhood.
- About 2,605 Agawam residents (about 9% of total population) have incomes below federal poverty thresholds, many of which are children under 18 years or older adults 65 years and over.
- Agawam's elderly population is expected to continue to increase, which will likely raise demand for affordable and barrier-free housing that is accessible to people with disabilities.
- There are an estimated 800 households in Agawam with extremely-low incomes that are severely housing cost burdened (spending more than 50 percent of gross income for housing) – these households are particularly vulnerable to housing instability and at risk of homelessness. Yet, there are no homeless shelters in Agawam.



# POPULATION GROWTH & CHANGE

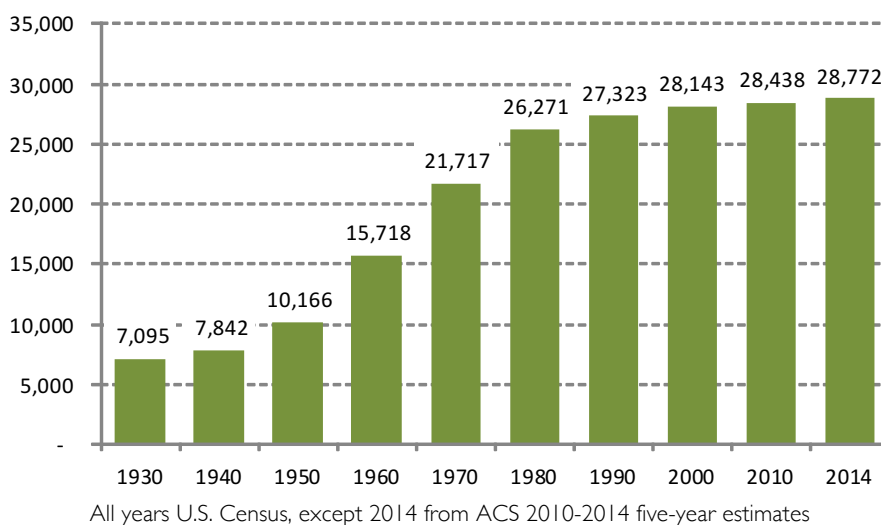
Agawam was settled in 1635 as Agawam Plantation, and its land area was part of Springfield during the 17th century. Agawam Parish formed in 1800 and incorporated as the Town of Agawam in 1855. The town's location at the mouth of the Westfield River encouraged farming along the Connecticut River meadows and in Feeding Hills.

Suburbanization and industrial activity increased during the late 1800s, and North Agawam developed as a residential district for the Mittineague Mills. In the early 1900s, the Springfield Street area emerged as a streetcar suburb with modest tract housing centered at O'Brien's Corner. Residential development continued during the early 1900s, expanding to West Agawam and Agawam Center with agriculture continuing in some parts of town (Massachusetts Historical Commission Reconnaissance Survey Town Report: Agawam 1982).

In the 1950s, the increase in the prevalence of private automobiles, combined with suburban land speculation and development, began to transform the land use patterns and population growth of Agawam, shaping the community's landscape to become the town that residents know today.

Since 1950, the population of Agawam has nearly tripled, with most of the town's new growth occurring between 1950 and 1980. Since 1990, population growth in Agawam has been slightly less than the regional average – this trend can be expected to continue in the coming decades.

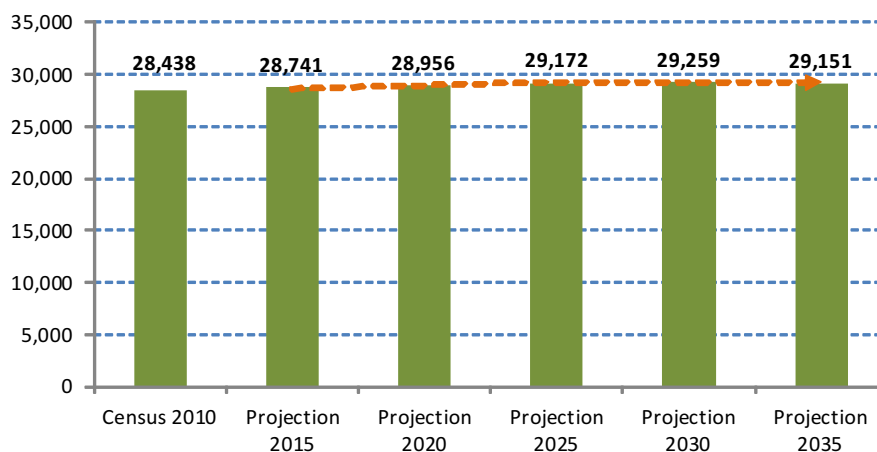
Figure 1-1: Agawam Population 1930 to 2014



Population gain in the Pioneer Valley region during the past 10 to 15 years has been due primarily to natural increase—the number of births has exceeded the number of deaths. Natural increase is expected to contribute to population gain in the region through 2020, though at diminishing levels, after which an increase in the number of deaths in the regions will overtake births, leading to net natural decrease. However, net negative migration in the region will eventually reverse. This will likely produce a regional population increase of 6.7 percent, to approximately 645,000 persons, by 2035.

However, Agawam's population is expected to grow at less than half the regional average rate, remaining relatively flat with a slight peak in 2030 at 29,259 (an increase of 821 persons), which is slightly less than 3 percent more than where it stands today.<sup>4</sup>

Figure 1-2: Population Growth Projection for Agawam 2010 to 2035



Source: University of Massachusetts Donahue Institute Population Projections

## POPULATION AGE

The breakdown of age groups and generations within a community's population are very important to understanding and meeting local housing needs. Housing preferences and needs differ by generation and age – in addition, as indicated by current research, generational housing preferences are changing.<sup>5</sup>

The current median age is of Agawam residents is 40.3 years, as compared to the U.S. median of 37.2, and the Massachusetts median of 39.1 (2010-2014 ACS five-year estimates). The following population pyramid shows the breakdown of Agawam's current population by age group (or "cohort").

## Age & Housing Preferences

Generation-X-ers are showing less preference for single-family homeownership and significantly increased preference for multi-family rental units.

*"Indeed, at a stage of life where first time homebuying typically occurs, rentership rates for this generation have not fallen off with age like those of previous generations."*<sup>1</sup>

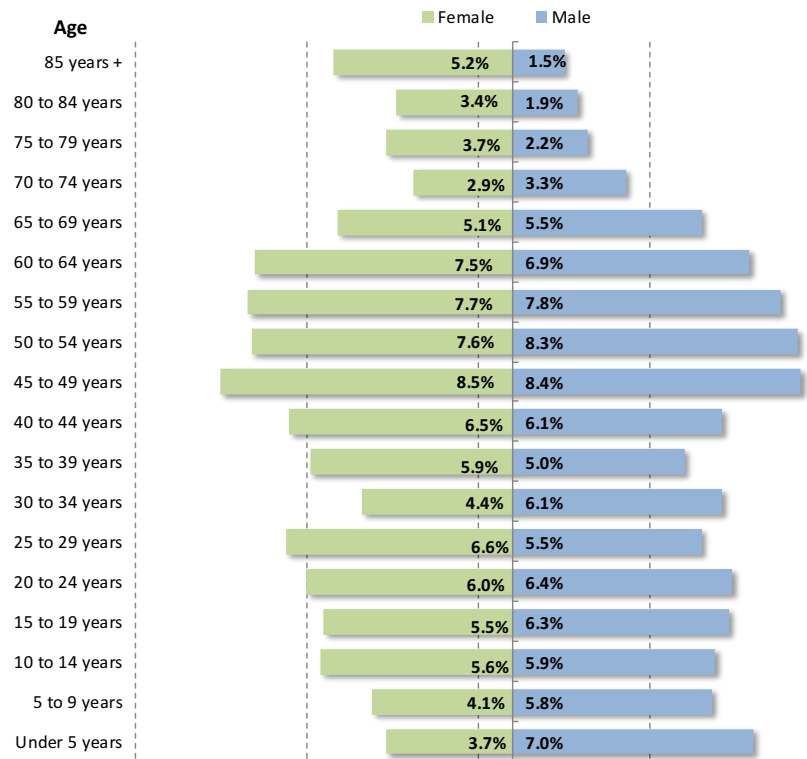
Similar trends are indicated for Millennials and Baby Boomers, which together are driving the growing demand for multi-family rental housing.

Source: McCue, Dan, "Look Who's Renting: The People Behind the Recent Surge in Demand for Rental Housing," *Housing Perspectives*, December 15, 2015, [http://housingperspectives.blogspot.com/2015\\_12\\_01\\_archive.html](http://housingperspectives.blogspot.com/2015_12_01_archive.html)

<sup>4</sup> UMass Donahue Institute Population Projections 2010-2035, updated March 2015.

<sup>5</sup> Harvard Joint Center for Housing Studies (JCHS). *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. 2015.

Figure 1-3: Female and Male Age Cohorts 2014



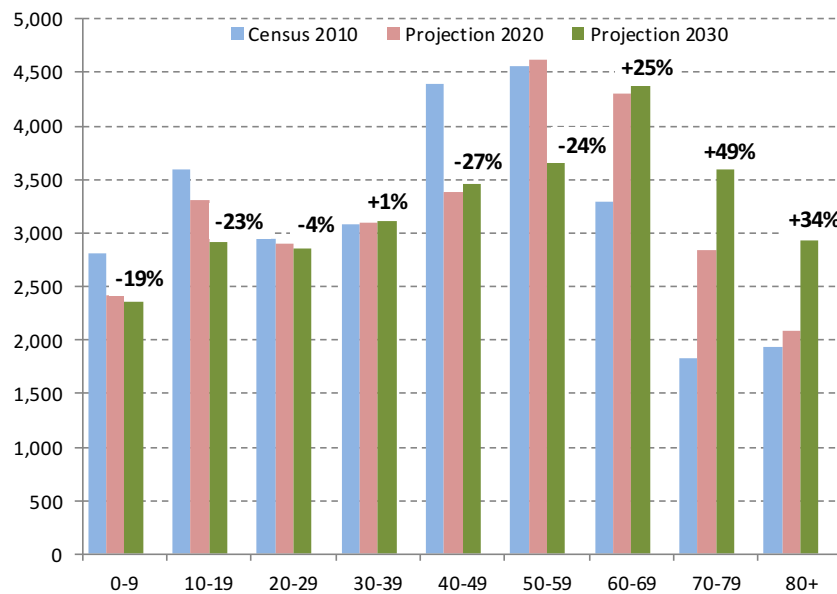
Source: U.S. Census, 2010-2014 American Community Survey 5-Year Estimates

By 2030 (Figure 1-4), the age distribution of residents is expected to change significantly in Agawam, as the wave of Baby Boomers reaches retirement, and many people in the even larger wave of Millennials move toward middle age. By 2030, projections indicate that there will be a much smaller proportion of people in Agawam who are younger than age 30 years than there are today. The middle-aged cohorts (ages 40 to 59) are also expected to reduce significantly in proportion—by nearly 25 percent.

Projections indicate that the greatest increases in proportion and number of Agawam residents in 2030 will be in the categories age 60 and older, especially ages 70 to 79. Many of these residents are likely to be retired and many may have fixed incomes.

This poses an important consideration for the local housing market: Where and in what types of homes will these senior citizens live?

Figure 1-4: Age Projections 2010 to 2030 and Percent Change



Source: University of Massachusetts Donahue Institute Population Projections <pep.donahue-institute.org/>

## RACE AND ETHNICITY

### SEGREGATION IN THE PIONEER VALLEY

Although the Pioneer Valley Region as whole continues to become more diverse in race and ethnicity, minority groups live in concentrated areas in the region as shown in the map below, which results in a segregated region.

- **Black Residents:** The City of Springfield held 75 percent of all black residents in the region in 2010. Other municipalities with significant numbers of black residents included Amherst, Chicopee, and Holyoke.
- **Asian Residents:** A quarter of all Asian residents in the region in 2010 lived in the town of Amherst. Springfield had the second largest population of Asian residents at almost 25 percent followed by West Springfield (8%) and Northampton (7%).
- **Hispanic Residents:** Over fifty percent of the region's Hispanic residents in 2010 lived in Springfield and almost twenty percent lived in Holyoke.

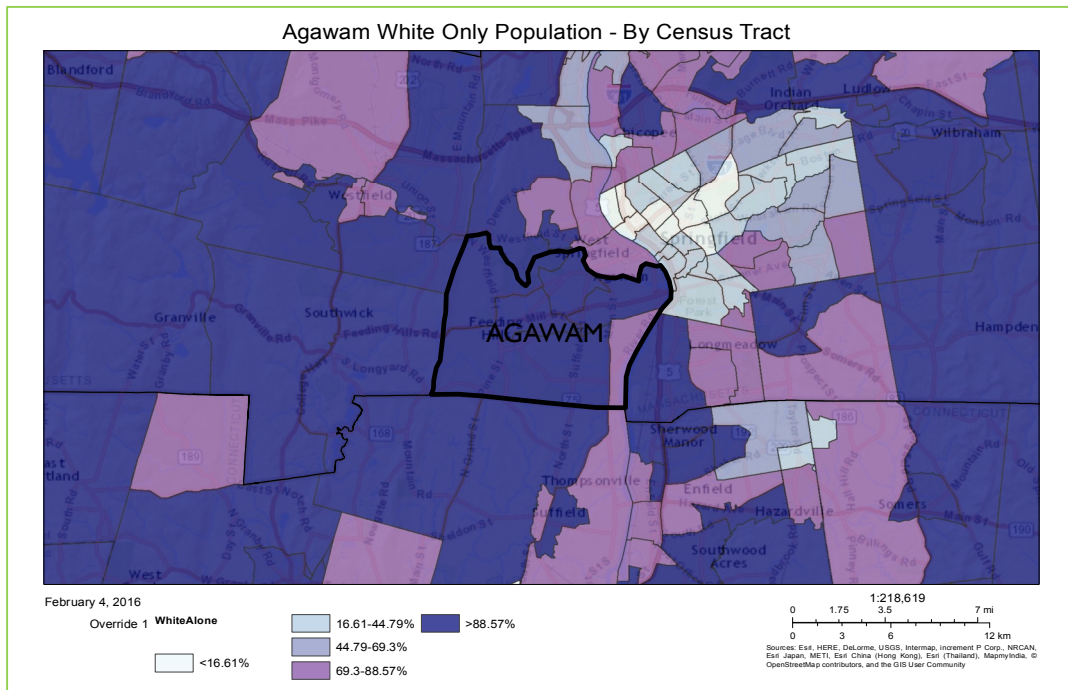
Source: Pioneer Valley Planning Commission. *Pioneer Valley Regional Housing Plan*. 2014.

The Pioneer Valley Region has significant issues of racial segregation. In terms of racial and ethnic diversity, the vast majority of residents (93.4 percent) identified as white non-Hispanic.<sup>6</sup>

*Comparatively, the Pioneer Valley has more instances of racial and ethnic segregation than in other regions of the country. A recent analysis<sup>7</sup> of the nation's 102 largest metropolitan regions showed that Pioneer Valley ranked number one in the nation for Hispanic-White segregation . . .* (Pioneer Valley Regional Housing Plan, 28)

<sup>6</sup> 2014 U.S. Census American Community Survey five-year estimates.

<sup>7</sup> William H. Frey analysis of the 2010 Decennial Census (U.S. Census Bureau).



Agawam, with only 6.6 percent minority residents, has a significantly smaller proportion of minority residents than region-wide (23.5 percent).<sup>8</sup>

A variety of factors have and continue to contribute to segregation in the Pioneer Valley. These include:

- Land or development cost barriers for housing production
- Zoning/land use barriers that do not consider regional needs
- Local residency preferences for public housing, voucher programs, and private income-restricted housing
- Landlords who illegally refuse to accept housing choice vouchers (Section 8)
- Fair Market Rents that may not reflect higher rental rates in suburban areas
- Lack of full information, including from housing authorities, on housing opportunities outside of racially concentrated areas of poverty
- Community opposition to housing production in general and for housing production that may benefit lower income residents
- Lack of public transit in many of our communities outside of the urban core
- Racial discrimination, such as steering, lending discrimination, racial profiling
- State and federal funding policies that favor siting in urban/poverty-concentrated locations (e.g. tax credits; CDBG going directly to towns)
- Limited public funding to support affordable housing development outside of our central cities
- Distribution of and access to services is limited outside of our central cities

Source: Pioneer Valley Planning Commission. *Pioneer Valley Regional Housing Plan*. 2014.

<sup>8</sup> 2010 U.S. Census.

The fastest growing racial group since 2000 has been Hispanics and Latinos, with the number of Agawam residents of these backgrounds more than tripling—from 514 in 2000 to 1,611 in 2014. Within the Hispanic and Latino population, people of Puerto Rican descent were the largest subgroup, with 1,248 persons (4.4 percent of all town residents) in 2014.

Figure 1-5: Race and Ethnicity of Agawam Residents 2000 to 2014

RACE	2000		2010		2014		% Change 2000 to 2014
	#	%	#	%	#	%	
White alone	27,217	96.7%	26,899	94.6%	26,747	93.4%	-3.3%
Black or African American alone	257	0.9%	426	1.5%	342	1.2%	0.3%
American Indian and Alaska Native	48	0.2%	45	0.2%	191	0.7%	0.5%
Asian alone	275	1.0%	502	1.8%	668	2.3%	1.3%
Native Hawaiian and Other Pacific	3	0.0%	0	0.0%	38	0.1%	0.1%
Some Other Race alone	120	0.4%	212	0.7%	349	1.2%	0.8%
Hispanic or Latino	514	1.8%	940	3.3%	1,611	5.6%	3.8%
Hispanic or Latino (of one race)*	-		864	3.2%	1,435	5.1%	
Mexican			62	0.2%	116	0.4%	
Puerto Rican			663	2.3%	1,248	4.4%	
Cuban			25	0.1%	28	0.1%	
Other Hispanic/Latino			190	0.7%	219	0.8%	
Hispanic of Latino (two or more)	-		76		176	0.6%	
One Race	27,920	99.2%	28,084	98.8%	28,335	99.0%	-0.2%
Two or More Races	224	0.8%	354	1.2%	291	1.0%	0.2%
<b>TOTAL POPULATION</b>	<b>28,144</b>	<b>100.0%</b>	<b>28,438</b>	<b>100.0%</b>	<b>28,626</b>	<b>100.0%</b>	<b>1.7%</b>

Source U.S. Census 2000 and 2010; American Community Survey 2010-2014 five-year estimates

\* 2000 census data does not include this level of detail on Hispanic/Latino population

Figure 1-6: Citizenship Status 2014 (estimated)

	Estimate	% of Total
Total Population:	28,626	100.0%
U.S. citizen, born in the United States	25,614	89.5%
U.S. citizen, born in Puerto Rico or U.S.	501	1.8%
U.S. citizen, born abroad of American	207	0.7%
U.S. citizen by naturalization	1,327	4.6%
Not a U.S. citizen	977	3.4%

Source: U.S. Census, 2010-2014 American Community Survey 5-Year Estimates

When no information on citizenship status was reported for a person, information for other household members, if available, was used to assign a citizenship status to the respondent. All cases of nonresponse that were not assigned a citizenship status based on information from other household members were allocated the citizenship status of another person with similar characteristics who provided complete information. In cases of conflicting responses, place of birth information is used to edit citizenship status. For example, if a respondent states he or she was born in Puerto Rico but was not a U.S. citizen, the edits use the response to the place of birth question to change the respondent's status to "U.S. citizen at birth."

The vast majority of Agawam residents (96.6 percent) are U.S. citizens.<sup>9</sup> At least 22 different languages are spoken in the homes of Agawam residents. The vast majority of families (87.6 percent) speak English.

The second most frequently spoken language at home is Spanish (3.65 percent, followed by Russian (1.71 percent) and other Slavic languages (1.27 percent).

<sup>9</sup> U.S. Census considers a variety of status factors to estimate the number of citizens and noncitizens, including lawful permanent residents (immigrants), temporary migrants (such as foreign students), humanitarian migrants (such as refugees), and persons illegally present in the United States. Detailed information about these factors is not available at the municipal level to protect individuals' confidentiality.

In the future, there may be more Turkish-speaking visitors and residents, as the Turkish Cultural Center of Western Massachusetts opened in 2014 at 540 Meadow Street, Agawam.

Figure 1-7: Language(s) Spoken at Home

	Estimate	% of Total
Total Population (age 5+):	27,113	100.00%
Speak only English	23,740	87.56%
Spanish or Spanish Creole	990	3.65%
Russian	464	1.71%
Other Slavic languages	345	1.27%
Korean	247	0.91%
French (incl. Patois, Cajun)	245	0.90%
Italian	244	0.90%
Other Indo-European languages	228	0.84%
Other Asian languages	124	0.46%
Greek	98	0.36%
Polish	92	0.34%
Hindi	63	0.23%
Portuguese or Portuguese Creole	46	0.17%
Serbo-Croatian	38	0.14%
Gujarati	38	0.14%
Armenian	26	0.10%
German	25	0.09%
African languages	18	0.07%
Mon-Khmer, Cambodian	17	0.06%
Tagalog	9	0.03%
Arabic	9	0.03%
Chinese	7	0.03%

Source: U.S. Census, 2010-2014 American Community Survey 5-Year Estimates

A total 92 percent of Agawam residents are U.S. citizens by virtue of their birth in the country or its territories. Of the remaining 8 percent, 4.6 percent were born in another country and are naturalized citizens, and 3.4 percent are not U.S. citizens.

Figure 1-8: Place of Birth by Nativity and Citizenship Status of Agawam Residents

	Estimate	%
Total:	28,626	100.0%
Native:	26,322	92.0%
Born in state of residence	20,619	72.0%
Born in other state in the United States:	4,995	17.4%
Northeast	3,550	12.4%
Midwest	534	1.9%
South	576	2.0%
West	335	1.2%
Born outside the United States:	708	2.5%
Puerto Rico	501	1.8%
U.S. Island Areas	0	0.0%
Born abroad of American parent(s)	207	0.7%
Foreign born:	2,304	8.0%
Naturalized U.S. citizen	1,327	4.6%
Not a U.S. citizen	977	3.4%

U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

## GEOGRAPHIC MOBILITY

In 2014, an estimated 91.7 percent of Agawam residents were living in the same residence one year earlier.

Of the 8.8 percent of residents who had moved with this one-year period, 5.1 percent moved from another home in Hampden County (possibly some moving within Agawam); 1.7 percent from another county in Massachusetts; 1.1 percent from another state of the U.S.; and 0.4 percent from another country.

## HOUSEHOLD CHARACTERISTICS

### HOUSEHOLD TYPES

There are 11,664 households in Agawam (ACS 2010-2014 five-year estimates). Of these, 63.9 percent of households that are considered family households, which consist of a householder and one or more other people related to the householder by birth, marriage, or adoption. Within this group of households, a subset of 25.4 percent, or 2,965 households, have children. There are relatively few single-parent households, but it is important to be aware that the number of these households is increasing and they tend to be more financially burdened than other types of households. A total 387 households had grandparents living with grandchildren; the grandparents were responsible for the grandchildren present in 136 of these households.<sup>10</sup> More than one-third of Agawam households (36.1 percent) are non-family households that consist of either one person living alone, or multiple members who are not related to the householder.

Single-person households are the main subset of non-family households in the community and comprise approximately 30 percent of all Agawam households.

Figure 1-9: Household Types

	Number	% of All households
Total households	11,664	100.0%
Family households (families)*	7,455	63.9%
Family households with own children under 18 years	2,965	25.4%
Male householder, no wife with own children under 18	222	1.9%
Female householder, no husband with own children under 18	592	5.1%
Nonfamily households	4,209	36.1%
Householder living alone	3,503	30.0%

Source: 2010 U.S. Census

\* "Family households" consist of a householder and one or more other people related to the householder by birth, marriage, or adoption. They do not include same-sex married couples even if the marriage was performed in a state issuing marriage certificates for same-sex couples. Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption. Same-sex couple households with no relatives of the householder present are tabulated in nonfamily households. "Nonfamily households" consist of people living alone and households which do not have any members related to the householder.

<sup>10</sup> ASC 2010-2014 five-year estimates.



## Household Size and Composition

Per 2014 estimates, there were 11,664 households in Agawam. The average household size was 2.44 people, down from 2.5 people in 2010. In Agawam, approximately 29 percent of all households have one or more people under the age of 18; 30 percent of all households have one or more people age 65 years and older.

Figure 1-10: Household Characteristics

Population and Households	Number
Total population	28,438
Total households	11,664
Households with individuals under 18	3,262
Householder living alone	3,503
Average household size	2.38

Source: U.S. Census 2010

## Family Characteristics

Families in Agawam are varied in terms of the people who are present in the 11,495 households in the town. Families account for 7,518, or about two-thirds, of all households, and of these, 5,784 are composed of married couples. About one-quarter of all households have children age 18 and younger. Single people account for 1,734 of households; of these singles, 736 are women with at least one child, and 255 are single men with at least one child. There are 3,977 non-family households, which are comprised of persons living alone, as well as unrelated people living together, typically in roommate situations.

Figure 1-11: Family and Household Characteristics

	Total	Married-couple family household	Male householder, no wife present, family household	Female householder, no husband present, family household	Non-family household
<b>TOTAL HOUSEHOLDS</b>	11,495	5,784	551	1,183	3,977
Average household size	2.44	3.09	3.01	3.31	1.15
<b>FAMILIES</b>					
Total families	7,518	5,784	551	1,183	(X)
Average family size	3.02	3.06	2.55	3.03	(X)
<b>AGE OF OWN CHILDREN</b>					
Households with own children under 18	3,045	2,054	255	736	(X)
Under 6 years only	18.9%	21.3%	2.7%	17.5%	(X)
Under 6 years and 6 to 17 years	17.0%	17.1%	22.4%	15.1%	(X)
6 to 17 years only	64.1%	61.6%	74.9%	67.4%	(X)
Total households	11,495	5,784	551	1,183	3,977
<b>SELECTED HOUSEHOLDS BY TYPE</b>					
Households with one or more people under 18 years	28.8%	38.0%	50.5%	69.7%	0.2%
Households with one or more people 60 years and over	41.4%	35.1%	33.9%	19.0%	58.1%
Householder living alone	30.2%	(X)	(X)	(X)	87.4%
65 years and over	14.8%	(X)	(X)	(X)	42.8%
<b>UNMARRIED-PARTNER</b>					
Same sex	0.40%	(X)	(X)	(X)	(X)
Opposite sex	6.50%	(X)	(X)	(X)	(X)
<b>UNITS IN STRUCTURE</b>					
1-unit structures	74.1%	90.8%	86.2%	71.9%	48.9%
2-or-more-unit structures	25.3%	9.2%	13.8%	23.8%	50.6%
Mobile homes and all other types of	0.6%	0.0%	0.0%	4.3%	0.5%
<b>HOUSING TENURE</b>					
Owner-occupied housing units	74.9%	90.2%	72.1%	67.5%	55.2%
Renter-occupied housing units	25.1%	9.8%	27.9%	32.5%	44.8%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

## INCOME AND POVERTY

While roughly 20 percent of total households in Agawam have incomes below \$24,000 in 2014, about the same percentage as in 1999, the figures indicate a significant increase in households with higher incomes. While in 1999, about 11 percent of total Agawam households had incomes at or above \$100,000, in 2014 there was an estimated 28 percent of households at this upper income range.

Figure 1-12: Household Income

	2014		1999	
	Estimate	Percent	Estimate	Percent
Less than \$10,000	656	5.7%	660	6%
\$10,000 to \$14,999	442	3.8%	572	5%
\$15,000 to \$24,999	1,271	11.1%	1,034	9%
\$25,000 to \$34,999	916	8.0%	1,339	12%
\$35,000 to \$49,999	1,208	10.5%	2,113	19%
\$50,000 to \$74,999	2,185	19.0%	2,775	25%
\$75,000 to \$99,999	1,610	14.0%	1,606	14%
\$100,000 to \$149,999	2,178	18.9%	965	9%
\$150,000 or more	1,029	9.0%	207	1.9%
Median household income (dollars)	\$63,561		\$49,390	
Total households	11,495		11,271	

Sources: ACS 2010-2014 five-year estimates. 2014 inflation-adjusted dollars  
Census 2000 Summary File 3 (DP-3) "Income in 1999" for 1999

Despite an increase in higher-income households, roughly 40 percent of all households in Agawam are estimated to have low-moderate income (at or below 80 percent of the area median family income). Many of the low-income households are concentrated in the North Agawam neighborhood.

About 12 percent of Agawam households have extremely-low incomes (at or below 30 percent of the area median income) and 10 percent have very-low incomes (between 30 and 50 percent of the area median income).<sup>11</sup> An estimated 53 percent of all extremely-low income households are renters and 47% owners. Whereas an estimated 68 percent of very-low income households are owners.

Figure 1-13: Household Income Distribution (HAMFI), 2014<sup>12</sup>

Income Distribution Overview	Owner	Renter	Total	Percent
Household Income <= 30% HAMFI	635	725	1,360	11.9%
Household Income >30% to <=50% HAMFI	790	355	1,145	10.0%
Household Income >50% to <=80% HAMFI	1,310	680	1,990	17.3%
Household Income >80% to <=100% HAMFI	1,010	185	1,195	10.4%
Household Income >100% HAMFI	5,105	680	5,785	50.4%
Total	8,850	2,620	11,470	100.0%

Source: HUD Comprehensive Housing Affordability Strategy 'CHAS' data.  
Derived from ACS 2008-2012 five-year estimates. 2015 HAMFI is \$66,473 for Agawam

<sup>11</sup> The income limit to be considered an extremely-low income household is \$21,000 for a household of two people and \$26,250 for a household of four people. For very-low income the limit is \$35,000 for a household of two and \$43,750 for a household of four.

<sup>12</sup> HAMFI = Housing and Urban Development Area Median Family Income. The HAMFI for Hampden County is \$66,473 established by Median Family Income Calculation Methodology [www.huduser.gov/portal/datasets/il/il2015/2015MedCalc.odn](http://www.huduser.gov/portal/datasets/il/il2015/2015MedCalc.odn).

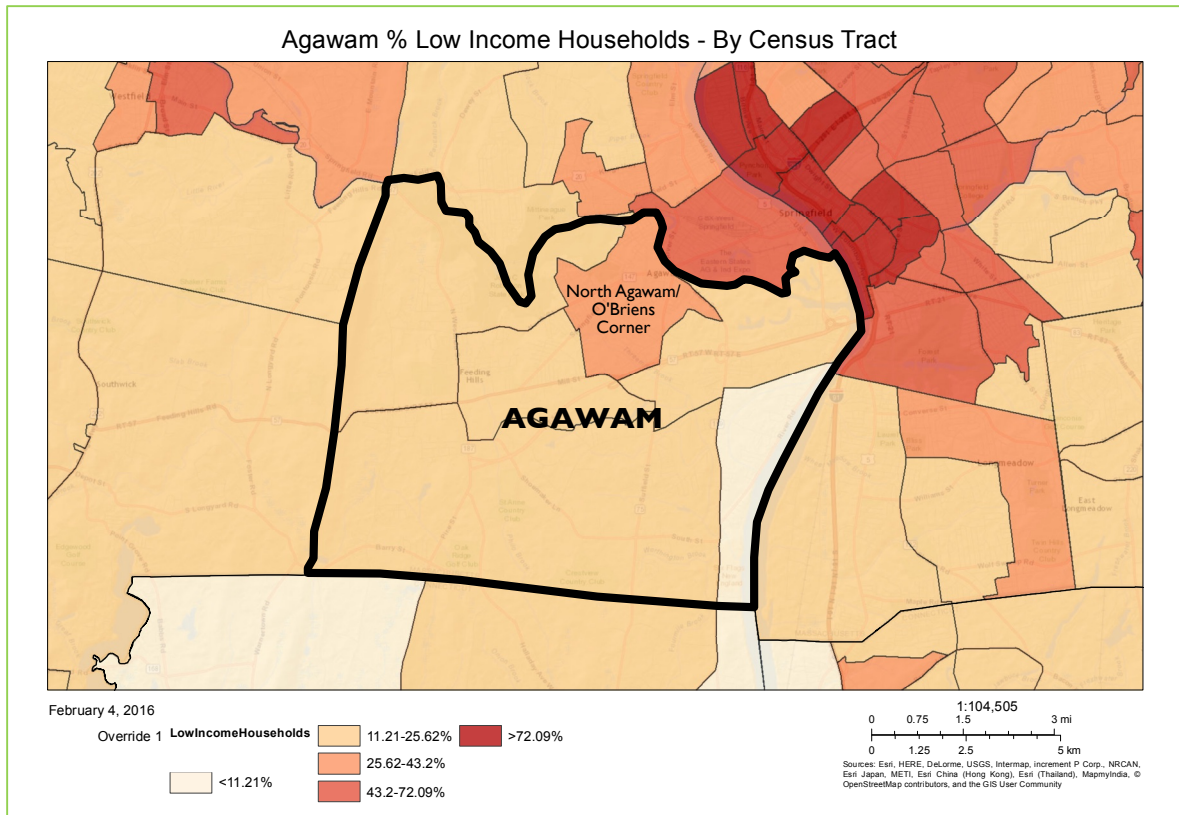


Figure 1-14: Poverty in Agawam by Age and Severity<sup>13</sup>

	Total	Number Below Poverty level	Percent below Poverty Level
Total Population	28,011	2,605	9.3%
<b>AGE</b>			
Under 18 years	5,674	760	13.4%
Related children under 18	5,645	731	12.9%
18 to 64 years	17,795	1,523	8.6%
65 years and over	4,542	322	7.1%
<b>All Individuals below:</b>			
50% of poverty level	1,147		4.1%
125% of poverty level	3,502		12.5%
150% of poverty level	4,461		15.9%
185% of poverty level	5,394		19.3%
200% of poverty level	6,472		23.1%

Source: ACS 2010-2014 five-year estimates

About 2,605 Agawam residents (9 percent of total population) have incomes below federal poverty thresholds - about 30 percent of people living in poverty in Agawam are children under age 18 years and about 12 percent are age 65 years and over.

There are 1,251 Agawam households that receive benefits from U.S. Supplemental Nutrition Assistance Program (SNAP). Of these, 41.4 percent go to households with residents older than age 60; and 47.6 percent go to households with children under age 18.

<sup>13</sup> The federal poverty level in 2014 was \$11,670 for individual and \$23,850 for a family of four.

## Cost Burden

About 3,420 Agawam households (just under 30 percent of total households) are estimated to be housing cost burdened (i.e., paying more than 30 percent of gross household income for housing costs) – this is just under 30 percent of total households. The majority of these cost burdened households (about 78 percent) have low-moderate incomes (at or below 80 percent of the area median income).

About 2,700 Agawam low-moderate income households spend too much for housing costs (spending over 30 percent of gross income).



Of these cost burdened households, there are about 800 households with extremely-low incomes that are severely housing cost burdened (spending more than 50 percent of gross income for housing) – these households are particularly vulnerable to housing instability and at risk of homelessness.

## DISABILITY

The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition. Disabilities can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. Disability is a protected class under federal law, as many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible.

In 2010-2014, an estimated 10.2 percent of Agawam residents age 18 to 64 (1,806 people) were estimated to have one or more disabilities. Independent living and ambulatory difficulties were the most prevalent types of disabilities. It should be noted that a person may respond to having more than one type of disability.

Agawam's elderly population is expected to continue to increase, which will likely raise demand for affordable and barrier-free housing that is accessible to people with disabilities.

The percentage working age and elderly residents with disabilities in Agawam was comparable to that of the region.

Figure 1-15: Disability Characteristics

	Number	% of Total
Total population (not institutionalized)	28,011	100.0%
With any disability (1 or more)	3,915	14.0%
Population 18 to 64 years	17,758	63.4%
With any disability (1 or more)	1,806	10.2%
With a hearing difficulty	367	2.1%
With a vision difficulty	368	2.1%
With a cognitive difficulty	637	3.6%
With an ambulatory difficulty	830	4.7%
With a self-care difficulty	322	1.8%
With an independent living difficulty	708	4.0%
Population 65 years and older	4,542	16.2%
With any disability (1 or more)	1,737	38.2%
With a hearing difficulty	743	16.4%
With a vision difficulty	210	4.6%
With a cognitive difficulty	309	6.8%
With an ambulatory difficulty	1,032	22.7%
With a self-care difficulty	347	7.6%
With an independent living difficulty	721	15.9%

Source: ACS 2010-2014 five-year estimates

The Regional Housing Plan notes the critical need for more accessible housing to meet existing and growing demand. The RHP also notes:

- The range of disabilities present in our region requires different types of accessible housing to serve the needs of persons with disabilities.
- The need for more concerted efforts to integrate accessible housing and housing with supportive services into our planning for market-rate and affordable housing development.
- Many of the existing units with accessibility features often get rented to people who do not need them or at least those particular features. More concerted efforts are needed to address this mismatch.

## HOMELESSNESS<sup>14</sup>

Homelessness affects every community in the Pioneer Valley. The causes of homelessness are complex, including both societal factors—such as housing costs that have outpaced income growth and the loss of manufacturing jobs—and individual factors—such as long-term unemployment, domestic violence, chronic illness, and substance abuse. Housing discrimination can also play a role in perpetuating homelessness. Research has indicated that the chronically homeless, the people who live long-term in shelters or in the woods or on the streets, are actually a small subset of the homeless population. The reality is that most people who experience homelessness have a single episode of homelessness and then recover and regain housing stability. The economic recession that started around 2007, including the housing market crisis, further exacerbated homelessness in the region.

<sup>14</sup> Western Massachusetts Network to End Homelessness, *PIT Counts: 3 County CoC Point in Time Count*, <http://westernmasshousingfirst.org/coc/pit-counts/>.

Homelessness prevention is not just an urban issue – homeless prevention is a regional issue - an issue that needs regional collaboration from every city and town to help address the needs of our most vulnerable populations.

**The Western Massachusetts Network to End Homelessness is creating a system that will ensure that homelessness is rare, brief, and non-recurring.**

Springfield, Holyoke, Northampton, Westfield, and Greenfield have larger populations of homeless people because many social service providers are located in these communities so people experiencing homelessness who originated from other communities often relocate to communities with these services. Based on the 2015 Point-in-Time (PIT) count for Springfield/Hampden County, there were 3,002 sheltered and unsheltered homeless persons. According to the Springfield/Hampden County Continuum of Care (CoC), of the 3,002 persons homeless on a single night in January 2015, 2,992 were in shelter beds.

Following are key demographic characteristics of the 2015 homeless population in Hampden County:

- About 18 percent of total homeless individuals were White, non-Hispanic/Latino, 22 percent Black or African-American, and 58 percent Hispanic/Latino.
- Almost 10 percent (293) of total homeless persons were children under 18 and about 10 percent (293) were chronically homeless, most of which (224) were persons in chronically homeless families.
- Only about 1 percent of total homeless individuals were veterans.
- About 8 percent are severely mentally ill and roughly 4 percent have chronic substance abuse.

### Emergency Shelters and Transitional Housing

Emergency shelter provides an immediate, short-term, safe overnight accommodation for people who would otherwise be on the streets or in a place not fit for human habitation. Some emergency shelter providers serve women and children who are victims of domestic violence.<sup>15</sup> There are five emergency shelters in Hampden County:

- Samaritan Inn Emergency Shelter and Transition Program, Westfield
- Friends of the Homeless, Springfield
- Springfield Rescue Mission, Springfield
- Annie's House, Springfield
- Loreto House, Holyoke

There are also various transitional housing providers in Hampden County, primarily in Springfield, including Oxford House Belmont Park, Behavioral Health Network Inc. My Sisters House, and HAP, Inc. Transitional housing is time-limited housing (no more than 2 years) that assists people who have experienced homelessness to achieve stability before moving to permanent housing. A common intervention in the 1990's, this intervention is more limited now and is seen as appropriate for limited populations: youth, victims of domestic violence, and people in the early stages of substance abuse recovery.

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<sup>15</sup> *Western Massachusetts Opening Doors*, June 2015, <http://westernmasshousingfirst.org/wp-content/uploads/2015/06/Opening-Doors-in-Western-MA-2015-Draft-V2-June1-4-2.pdf>

There are no family shelters in the region. Homeless families who seek housing are directed to the Department of Transitional Assistance intake center in Holyoke and then are placed temporarily in housing, usually in motels.

There are no homeless shelters in Agawam. The closest homeless shelters are in Springfield, where there are eight shelters that operate with the variety of hours, services and clients.<sup>16</sup>

### Key Needs to Address Regional Homelessness

No one in Western Massachusetts should be without a safe and stable place to call home. The following are key regional housing needs to increase access to stable and affordable housing under the Housing First model<sup>17</sup>:

- Create more permanent rental housing units for homeless and at-risk veterans, families and youth, and chronically homeless individuals and families
- Create more permanent supportive housing for veterans, elderly, and individuals with disabilities



### *All Roads Lead Home: A Regional Plan to End Homelessness*

produced in 2008, and the work of the Western Mass. Network to End Homelessness, has provided a regional approach to homelessness that is proactive and committed to solving this difficult problem.

Additional information on homelessness in the region can be found on the Western Mass. Network to End Homelessness' website:

<http://westernmasshousingfirst.org/>

## GROUP QUARTERS POPULATIONS

In 2010 to 2014 there were an estimated 616 people living in group quarters, such as nursing homes, elder care facilities, and group homes. This up nearly 20 percent from 516 in 2005-2007 (American Community Survey 2010-2014 five-year estimates and 2005 to 2009 three-year estimates).

<sup>16</sup> Source: <http://www.homelesshelterdirectory.org/cgi-bin/id/city.cgi?city=Agawam&state=MA>

<sup>17</sup> According to the National Alliance to End Homelessness, Housing First is an approach that centers on providing homeless people with housing quickly and then providing services as needed. What differentiates a Housing First approach from other strategies is that there is an immediate and primary focus on helping individuals and families quickly access and sustain permanent housing. (<http://www.endhomelessness.org/library/entry/what-is-housing-first>)



# ECONOMIC CHARACTERISTICS

## LABOR FORCE AND UNEMPLOYEMENT

Figure 1-16: Employment and Unemployment December 2013 to Nov 2014

	Labor Force	Employment	Unemployment	Rate
Agawam	15,953	15,191	762	4.8%
Hampden County	223,715	209,232	14,484	6.5%
Springfield MSA	367,666	346,689	20,977	5.7%

In 2010-2014, Agawam residents who were not in the military and were age 16 years and older worked in the following industries:

Figure 1-17: Educational Attainment

Population 18 to 24 years	2,305
Less than high school graduate	5.7%
High school graduate (includes equivalency)	26.2%
Some college or associate's degree	48.4%
Bachelor's degree or higher	19.7%
Population 25 years and over	20,610
Less than 9th grade	2.1%
9th to 12th grade, no diploma	6.3%
High school graduate (includes equivalency)	32.1%
Some college, no degree	20.4%
Associate's degree	11.2%
Bachelor's degree	17.6%
Graduate or professional degree	10.2%
Percent high school graduate or higher	91.6%
Percent bachelor's degree or higher	27.8%

Source: ACS 2010-2014 five-year estimates

In 2010-2014, 32.1 percent of people age 25 years and older had a high school diploma or equivalency, and 27.9 percent had a bachelor's degree or higher. Approximately 8.4 percent of residents do not have a high school diploma.

## ESTABLISHMENTS & EMPLOYEMENT

According to the U.S Census Bureau, as depicted in Figure 1-18, health care and social assistance establishments are the largest employment sector in Agawam - employing about 3,156 people. Manufacturing establishments make up the second largest employment sector in Agawam with 2,280 employees. The MA Executive Office of Labor and Workforce Development (MA EOLWD) reports that manufacturing has the highest percentage of total employees (18.1 percent) with the health care sector at the second highest percentage of total employees (15.4 percent). This discrepancy is likely due to different data collection methods and it is likely that the state data is more accurate.



Figure 1-18: Establishments

2012 NAICS code	Description	Estab-lishments	Sales or revenue (\$1,000s)	Annual payroll (\$1,000s)	Employees
22	Utilities	2	Q	D	b
31-33	Manufacturing	54	779,836	112,538	2,280
42	Wholesale trade	49	819,898	46,111	729
44-45	Retail trade	75	262,808	26,505	922
48-49	Transportation and warehousing	11	20,094	4,601	95
51	Information	3	N	D	a
52	Finance and insurance	24	N	D	e
53	Real estate and rental and	20	20,618	3,395	77
54	Professional, scientific, and	65	80,233	36,043	707
54	Professional, scientific, and	65	80,233	36,043	707
56	Administrative and support and	53	57,662	19,146	498
61	Educational services	3	D	D	b
61	Educational services	3	D	D	b
62	Health care and social	61	118,389	50,782	1,578
62	Health care and social	53	109,310	46,987	1,341
62	Health care and social	8	9,079	3,795	237
71	Arts, entertainment, and	9	D	D	g
71	Arts, entertainment, and	9	D	D	g
72	Accommodation and food	58	30,019	7,863	618
81	Other services (except public	55	27,781	7,441	254
81	Other services (except public	46	22,906	5,635	197
81	Other services (except public	9	4,875	1,806	57
<b>TOTALS</b>		<b>735</b>	<b>2,443,741</b>	<b>408,691</b>	<b>10,297</b>

Q Revenue not collected at this level of detail for multi-establishment firms

D Withheld to avoid disclosing data for individual companies; data are included in higher level totals

N Not available or not comparable

a 0 to 19 employees

b 20 to 99 employees

e 250 to 499 employees

g 1,000 to 2,499 employees

U.S. Census Bureau, 2012 Economic Census, 2012 Economic Census of Island Areas, and 2012 Nonemployer Statistics. To maintain confidentiality, the Census Bureau suppresses data to protect the identity of any business or individual.

Figure 1-19: Employment in Agawam by NAICS Two-digit Codes

	Average Monthly Employment	Average Weekly Wages	Percent of Total Town Employment
<b>NAICS Two-digit codes and Industry Description</b>	<b>11,941</b>	<b>\$839</b>	
11 - Agriculture, Forestry, Fishing & Hunting	18	\$577	0.2%
23 - Construction	656	\$1,221	5.5%
31-33 - Manufacturing	2,157	\$1,075	18.1%
DUR - Durable Goods Manufacturing	1,238	\$1,173	10.4%
NONDUR - Non-Durable Goods Manufacturing	920	\$941	7.7%
42 - Wholesale Trade	664	\$1,878	5.6%
44-45 - Retail Trade	943	\$604	7.9%
48-49 - Transportation and Warehousing	222	\$988	1.9%
51 - Information	32	\$804	0.3%
52 - Finance and Insurance	162	\$1,046	1.4%
53 - Real Estate and Rental and Leasing	116	\$783	1.0%
54 - Professional and Technical Services	746	\$1,054	6.2%
55 - Management of Companies and Enterprises	50	\$932	0.4%
56 - Administrative and Waste Services	736	\$633	6.2%
62 - Health Care and Social Assistance	1,839	\$622	15.4%
71 - Arts, Entertainment, and Recreation	1,175	\$322	9.8%
72 - Accommodation and Food Services	721	\$249	6.0%
81 - Other Services, Ex. Public Admin	334	\$761	2.8%

Source: Massachusetts EOLWD, 2014 Wage Report. Total percentages do not equal 100% due to rounding.

A total 14,420 of Agawam's 28,000 residents hold jobs that involve a regular commute. Of these 14,420 workers, 77.8 percent travel to jobs outside Agawam. The remaining 22.2 percent work in town, including 2.1 percent who work at home. The vast majority of workers (96.1 percent) drive to their jobs, and of those, 87.9 percent drive alone. Just 1.0 percent of workers walk to their job, and less than half that number (0.4 percent) take the bus.

The majority of Agawam workers travel to jobs in Hampden County. A significant percentage (17.2 percent) travel to jobs outside Massachusetts; given Agawam's adjacency to Connecticut, it can be assumed the majority of out-of-state workers have jobs in Connecticut.

Almost half of workers leave for work between 7:00 and 9:00 a.m. The mean commute time is just over 22 minutes, which is nearly 5 minutes briefer than the regional average. This is likely due to Agawam's proximity to major employers in the Springfield and Hartford areas. Nearly half of workers reported having at least two cars available for their commute, and more than a third (33.5 percent) reported having three or more cars available to them, which is again more than the regional average. There are nearly as many female residents of Agawam who commute to work (7,039) as there are male residents who do (7,381).

Figure 1-20: Commuting Characteristics of Agawam Residents Who Work

	Total	Male	Female
<b>TOTAL Workers Age 16 years and over</b>	14,420	7,381	7,039
<b>MEANS OF TRANSPORTATION TO WORK</b>			
Car, truck, or van	96.1%	96.1%	96.1%
Drove alone	87.9%	87.7%	88.2%
Carpooled	8.2%	8.5%	7.9%
In 2-person carpool	6.4%	6.7%	6.2%
In 3-person carpool	1.4%	1.4%	1.3%
In 4-or-more person carpool	0.4%	0.4%	0.4%
Public transportation (excluding taxicab)	0.4%	0.4%	0.5%
Walked	1.0%	1.4%	0.6%
Bicycle	0.0%	0.0%	0.0%
Taxicab, motorcycle, or other means	0.3%	0.3%	0.4%
Work at home	2.1%	1.8%	2.4%
<b>PLACE OF WORK</b>			
Worked in Massachusetts	82.8%	79.4%	86.4%
Worked in Hampden County	76.4%	73.2%	79.8%
Worked outside Hampden County	6.4%	6.2%	6.6%
Worked outside Massachusetts	17.2%	20.6%	13.6%
Worked in Agawam	22.2%	22.1%	22.3%
Worked outside Agawam	77.8%	77.9%	77.7%
Workers who did not work at home	14,118	7,251	6,867
<b>TIME LEAVING HOME TO GO TO WORK</b>			
12:00 a.m. to 4:59 a.m.	4.4%	6.4%	2.2%
5:00 a.m. to 5:29 a.m.	2.4%	3.3%	1.4%
5:30 a.m. to 5:59 a.m.	4.6%	5.8%	3.4%
6:00 a.m. to 6:29 a.m.	8.1%	11.0%	5.0%
6:30 a.m. to 6:59 a.m.	9.3%	10.8%	7.8%
7:00 a.m. to 7:29 a.m.	17.4%	17.3%	17.5%
7:30 a.m. to 7:59 a.m.	15.0%	13.0%	17.1%
8:00 a.m. to 8:29 a.m.	10.7%	9.5%	11.9%
8:30 a.m. to 8:59 a.m.	4.2%	3.2%	5.3%
9:00 a.m. to 11:59 p.m.	23.9%	19.7%	28.4%
<b>TRAVEL TIME TO WORK</b>			
Less than 10 minutes	14.4%	13.1%	15.6%
10 to 14 minutes	14.7%	12.9%	16.6%
15 to 19 minutes	19.6%	19.1%	20.2%
20 to 24 minutes	19.3%	19.7%	18.9%
25 to 29 minutes	7.6%	7.4%	7.8%
30 to 34 minutes	11.6%	12.6%	10.6%
35 to 44 minutes	4.4%	4.0%	4.9%
45 to 59 minutes	3.7%	5.6%	1.8%
60 or more minutes	4.7%	5.7%	3.5%
Mean travel time to work (minutes)	22.4	23.9	20.8
<b>VEHICLES AVAILABLE</b>			
Workers 16 years and over in households	14,420	7,381	7,039
No vehicle available	0.4%	0.2%	0.6%
1 vehicle available	17.0%	15.3%	18.8%
2 vehicles available	49.1%	49.9%	48.2%
3 or more vehicles available	33.5%	34.6%	32.4%

Source: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates

# Chapter 2: Local Housing Conditions

## KEY FINDINGS

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Overall, this analysis indicates that Agawam's housing market is relatively flat and has experienced some indications of decline including a sharp spike in foreclosures. Yet, housing costs, when coupled with transportation costs of this primarily auto-dependent community, lead to many cost burdened households that spend more than half of their gross income on housing and transportation costs.

- Residential values in Agawam have remained relatively flat since 2009, seeing a slight dip in 2011, which was likely the readjustment in market prices due to the Great Recession. Over the last six years, values have grown at a rate of about one percent, thus not increasing within the rate of inflation.
- Median single-family sale prices have gone down at a rate of -0.84 percent annually over the past five years. Condominium sales have decreased at a rate of -1.17 percent annually over the past five years.
- Agawam has the lowest single-family tax rate in the area (\$16.18), however Agawam's tax rate has increased since 2009 as total assessed value of residential properties has declined.
- This analysis finds a correlation between clusters of older housing, lower building condition, and low assessed values; especially bordering West Springfield (High/Walnut Street area) and the Monroe/Elm Street area.
- Residential permit activity in Agawam has decreased an average of one percent per year since 2004. The decline could suggest a lower demand in Agawam for newly constructed or renovated housing units.
- Agawam had a 313 percent jump in foreclosures from 2013 to 2015, from 15 to 62 units.
- The analysis indicates a declining cohort of younger homeowners that has the potential to be an issue (on the state and local level) in upcoming years. A declining cohort of younger homeowners could signal slow job creation and declining school enrollment.
- Agawam households spend more than half of their monthly household income on a combination of housing and transportation costs.

# HOUSING SUPPLY AND VACANCY TRENDS

## OVERVIEW

According to estimates from the 2010-2014 American Community Survey (ACS), Agawam has 8,609 owner-occupied units and 2,667 renter-occupied units.

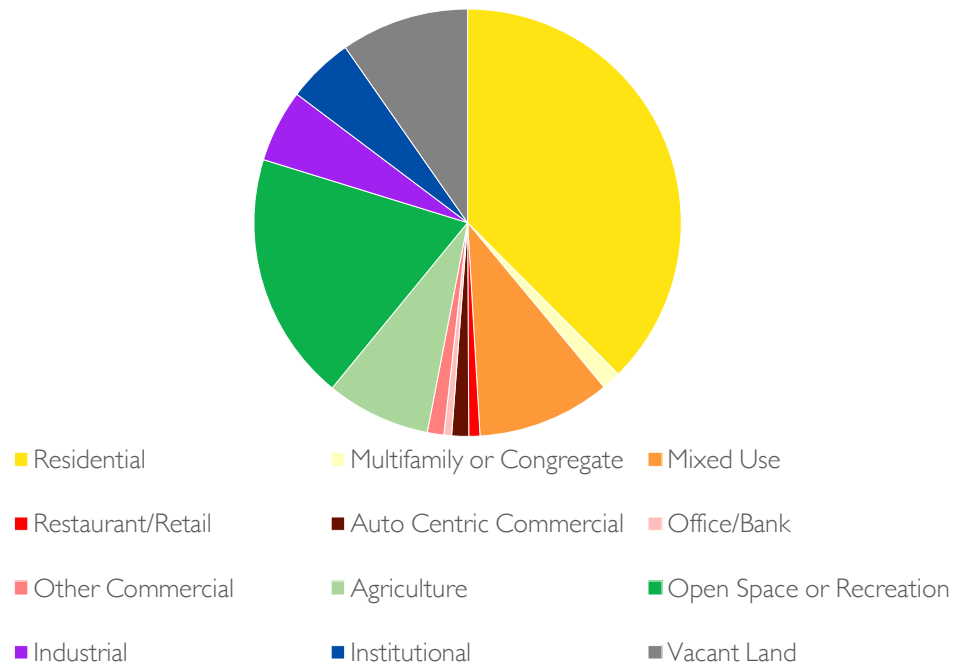
Table 2.1 Agawam Tenure		
Total Occupied Units	11,495	
Owner Occupied	8,609	75%
Renter Occupied	2,886	25%
Source: US Bureau of the Census, American Community Survey 2010-14, "B11012: Household Type by Tenure".		

As of September 30, 2015, the United States Post Office reported eighty residential vacancies in Agawam. The majority of residential vacancies exist in Census Tracts 8132.08 (8 percent are vacant) and 8132.06 (7 percent are vacant). The Census Bureau reports that 4 percent of all units in Agawam are vacant, which is lower than the communities that surround it.

Table 2.2 Percent Vacant Units			
Municipality	Housing Units	Number of Vacant Units	Percent Vacant
Agawam	11,990	480	4%
Longmeadow	5,976	239	4%
Southwick	3,861	270	7%
Springfield	61,791	6,179	10%
Westfield	15,941	956	6%
West Springfield	12,073	724	6%
Source: US Bureau of the Census, American Community Survey 2010-14, "B25004: Vacancy Status"			

Additionally, as shown in the following maps and Figure 2.1, land use in Agawam is currently 38 percent residential (88 percent of all parcels), followed by 20 percent open space or recreation, 10 percent mixed use, 10 percent vacant land, 8 percent agriculture, 5 percent industrial and 3 percent commercial.

Figure 2.1 Agawam Land Use by Acres



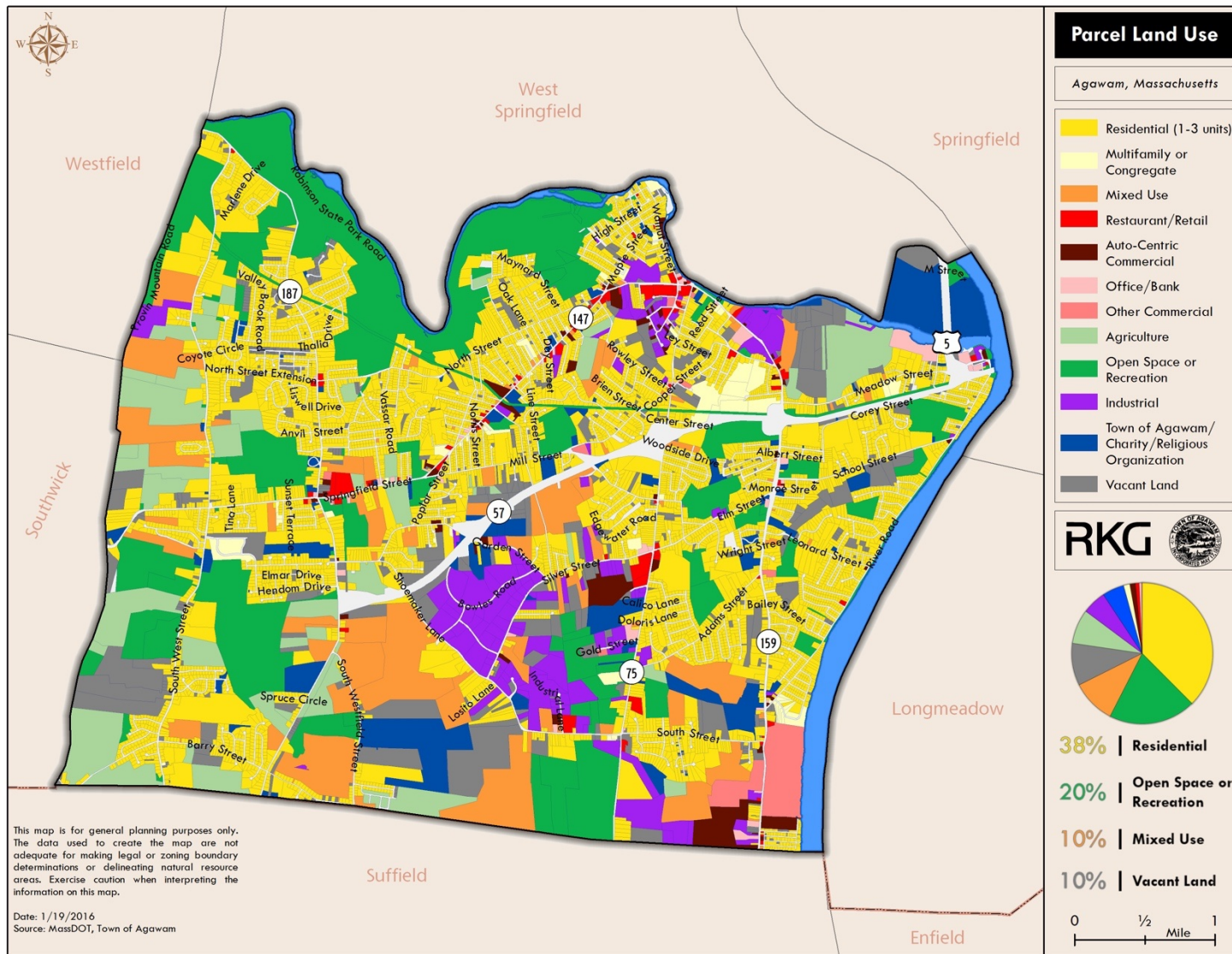


Figure 2.2: Parcel Land Use



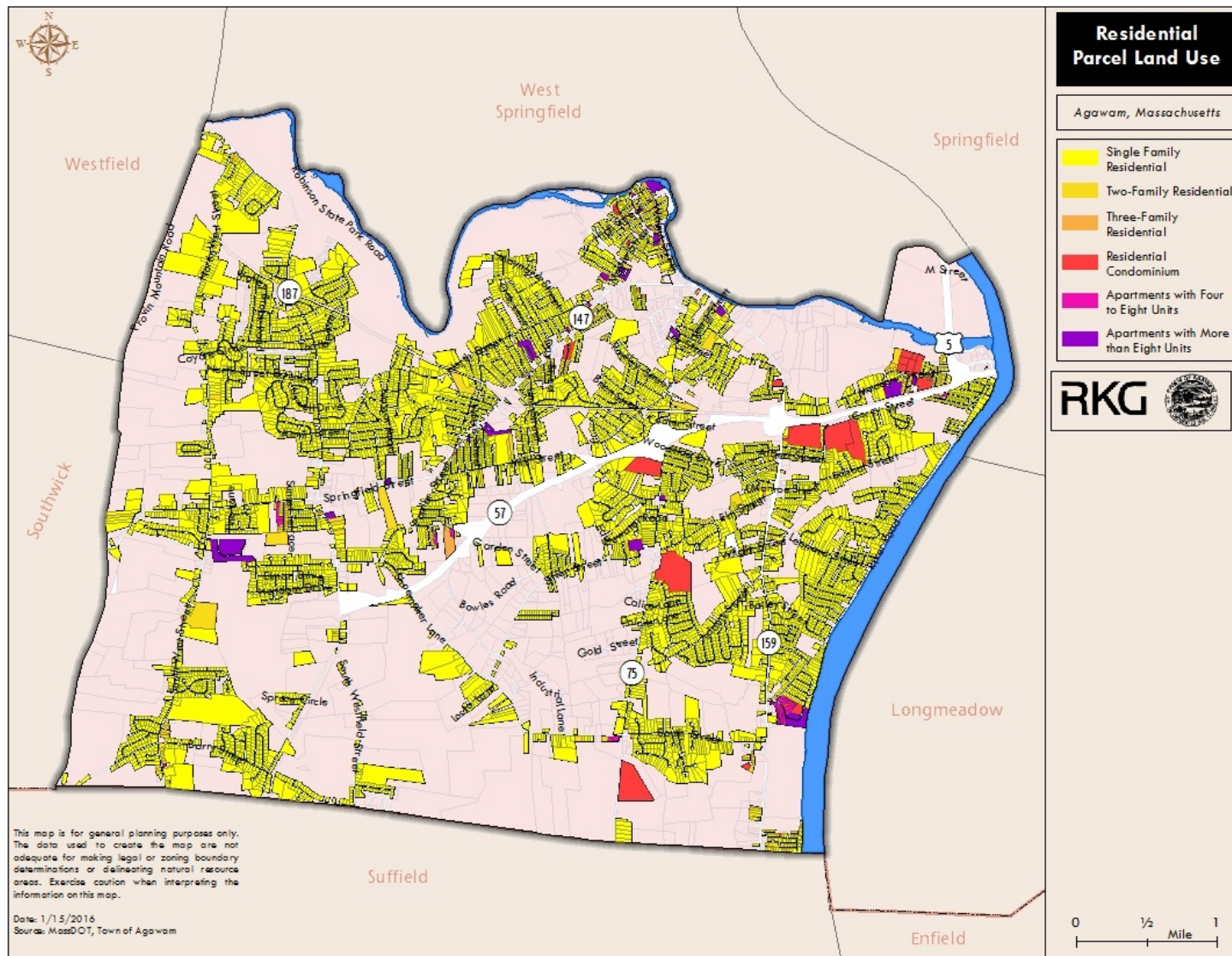


Figure 2.3 Residential Parcel Land Use

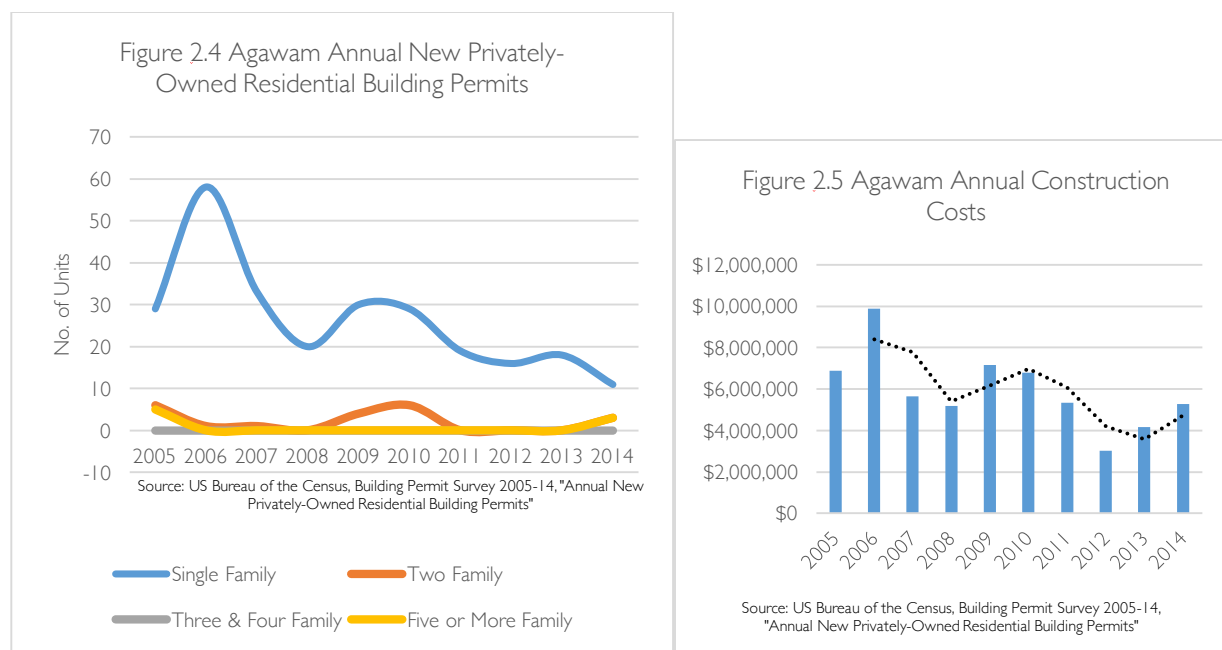


## PERMIT ACTIVITY

Between 2005 and 2014, residential permit activity in Agawam fluctuated year over year. This fluctuation varies across residential building types as well. As illustrated in Figure 2.4, over this nine-year period single-family permits experienced a peak in 2006 with nearly sixty permits pulled for construction. Since 2006, single-family permits have declined and reached a low of nearly ten in 2014.

According to Census figures, residential permit activity in Agawam has decreased an average of 1 percent per year since 2004<sup>18</sup>. The decline could suggest a lower demand in Agawam for newly constructed or renovated housing units.

Some of the newest residential homes in Agawam, in the Framington Heights development, have multiple properties that have been on the market for nearly five years.<sup>19</sup> Figure 2.5 shows the annual construction costs of residential development in Agawam during that same nine-year period.



<sup>18</sup> US Bureau of the Census, Building Permit Survey 2005-14, "Annual New Privately-Owned Residential Building Permits"

<sup>19</sup> MLS Listings, 2015

## CHAPTER 40B SUBSIDIZED HOUSING

Agawam has 499 housing units listed on the Chapter 40B Subsidized Housing Inventory, 235 of which were built under comprehensive permits. These 235 units equate to about 2 percent of all housing units in the Town, and 47 percent of the units listed on the SHI<sup>20</sup>.

Two-hundred (200) of the 235 units (at Pheasant Hill Village) had a deed restriction that was set to expire in the 2019, however the property was refinanced with MassHousing in 2015, which extended the affordability for an additional 20 years. Expiration of these units in the future would have a significantly detrimental impact on the Town's overall inventory of affordable housing units.

Table 2.3 SHI Units Built Under the 40B Comprehensive Permit			
	SHI Units	Units Built w/ Comp. Permit	Percent of SHI Units Built w/ Comp. Permit
Agawam	499	235	47 percent
Springfield	9,970	0	0 percent
West Springfield	440	0	0 percent
Longmeadow	267	99	37 percent
Southwick	173	0	0 percent
Westfield	1,138	57	5 percent
Source: DHCD, 2016			

## RESIDENTIAL PROPERTY CHARACTERISTICS

### TRENDS IN RESIDENTIAL VALUES

Residential values in Agawam have remained relatively flat since 2009, seeing a slight dip in 2011, which was likely the readjustment in market prices due to the Great Recession.

Although housing values have not seen rapid increases like some municipalities in the eastern portion of the state, properties in Agawam have held their value even in the face of the economic downturn. Over the last six years, values have grown at a rate of about 1.01 percent, thus not increasing within the rate of inflation.<sup>21</sup> Figure 2.6 illustrates the increase in value from 2003 to 2009, and the steady leveling since then.

<sup>20</sup> Department of Housing and Community Development CH40B Subsidized Housing Inventory, 2016

<sup>21</sup> DOR, 2015

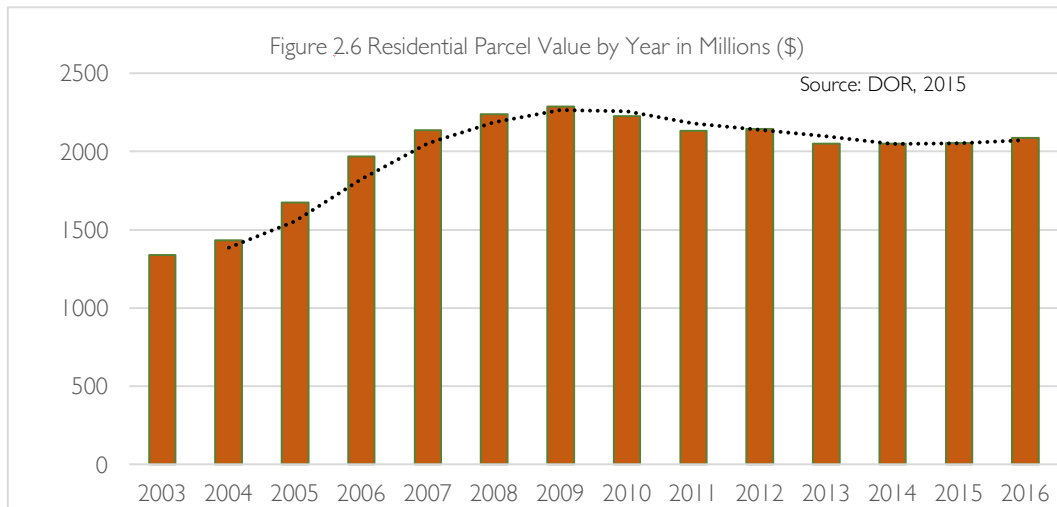
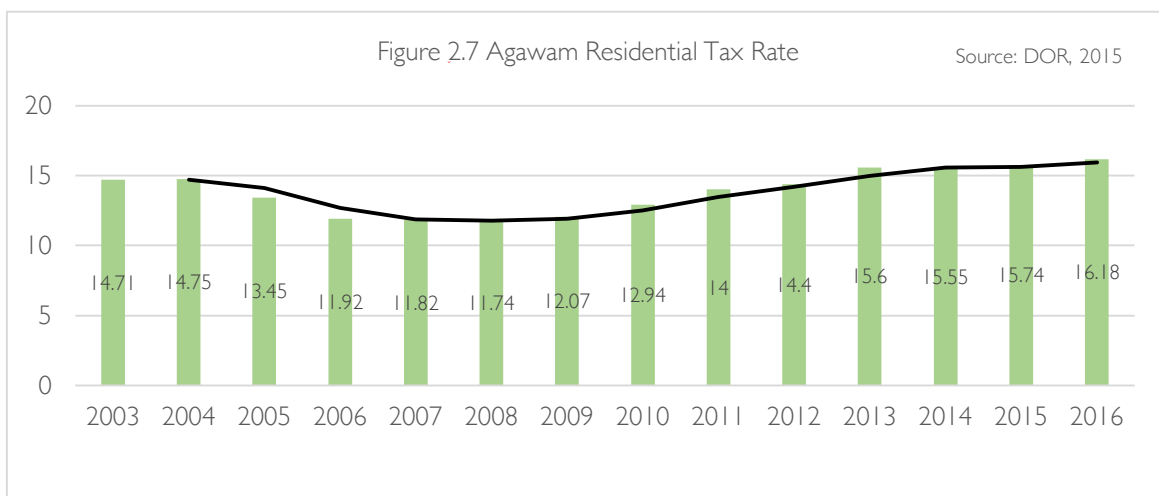


Table 2.4 Agawam Assessed Residential Values						
Year	2011	2012	2013	2014	2015	2016
Residential Value	\$2,134,419,640	\$2,144,942,590	\$2,052,239,146	\$2,048,635,056	\$2,056,434,096	\$2,086,621,645
Pct. Change from Previous Year	-4.10%	0.50%	-4.30%	-0.20%	0.40%	1.50%
Source: Massachusetts DOR, 2015						

## RESIDENTIAL COMPONENTS OF THE TAX BASE

According to the Massachusetts Department of Revenue (DOR), Agawam has one of the lowest residential tax rates in Hampden County, however Agawam's tax rate has increased since 2009 as total assessed value of residential properties has declined. A low tax rate can have a number of benefits for residents in Town including helping with housing affordability and potentially attracting new homebuyers to Agawam. In Agawam, the total assessed value of residential properties has declined between 2009 and 2014, with a slight increase in 2015. This drop in assessed value has resulted in an increase in the residential tax rate since 2009.



Declining property values can be a disincentive to residential property owners who may be looking to make upgrades or investments in their home but fear they may not recoup the value of their investments at the

time of sale. In stronger real estate markets where property values are increasing, the added tax revenue can help keep tax rates lower.

Municipality	Year	Single-family Assessed Values	Single-family Parcels	Single-family Average Value	Residential Tax Rate	Average Single-family Tax Bill
Agawam	2016	\$1,639,633,900	7,719	\$212,415	\$16.18	\$3,437
Longmeadow	2016	\$1,784,477,100	5,443	\$327,848	\$24.33	\$7,977
Southwick	2016	\$754,865,100	3,051	\$247,416	\$17.10	\$4,231
Springfield	2016	\$3,523,819,300	26,140	\$134,806	\$19.66	\$2,650
West Springfield	2016	\$1,484,087,200	6,483	\$228,920	\$16.99	\$3,889
Westfield	2016	\$2,121,229,400	9,350	\$226,869	\$19.44	\$4,410

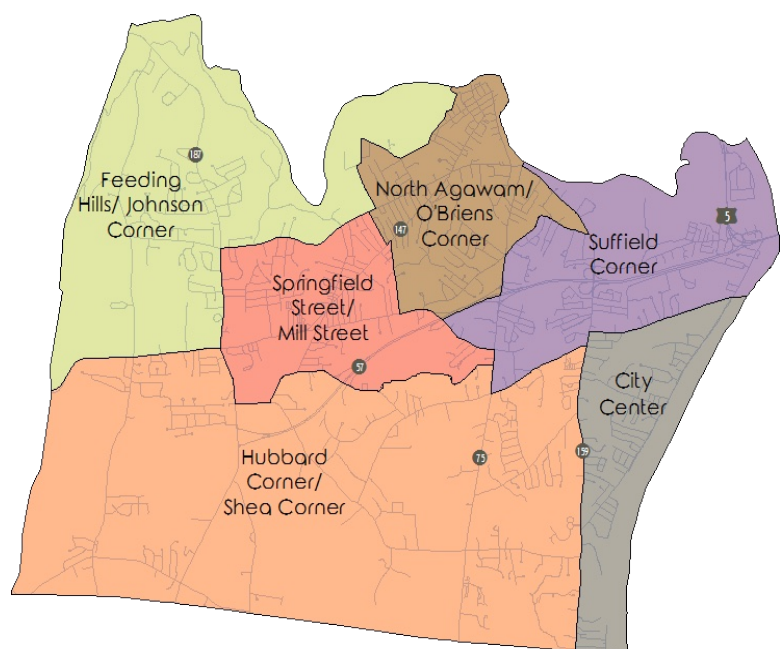
Source: DOR, 2015

## HOUSING CHARACTERISTICS OF AGAWAM NEIGHBORHOODS

Agawam is an eclectic, primarily single-family housing market composed of 9,836 residential parcels. According to the Massachusetts Department of Revenue (2016), 78 percent of all residential parcels are single-family, five percent are multi-family, 16 percent are condominiums, and 0.6 percent are apartments.

New development is concentrated in the Feeding Hills/ Johnson Corner neighborhood as well as the western portion of the Hubbard/ Shea Corner neighborhood. Older and lower value housing stock is clustered alongside State Routes 147 and 159, Springfield Street and Line Street in the North Agawam/ O'Brien's Corner and Springfield Street/ Mill Street neighborhoods. Boundaries of these neighborhoods can be seen in Figure 2.8

Figure 2.8 Agawam Neighborhoods. Source US Census 2010



In addition to an older, lower value housing stock in the neighborhoods of North Agawam and Spring Field Street, portions of these neighborhoods also have more cost burdened rental households (spending more than 30% of household income on gross rent). The southwest portion of Suffield Corner has even greater concentration of cost burdened households, as discussed more in the following sections.

This analysis finds a correlation between clusters of older housing, lower building condition, and low assessed values; especially bordering West Springfield (High/Walnut Street area) and the Monroe/ Elm Street area.

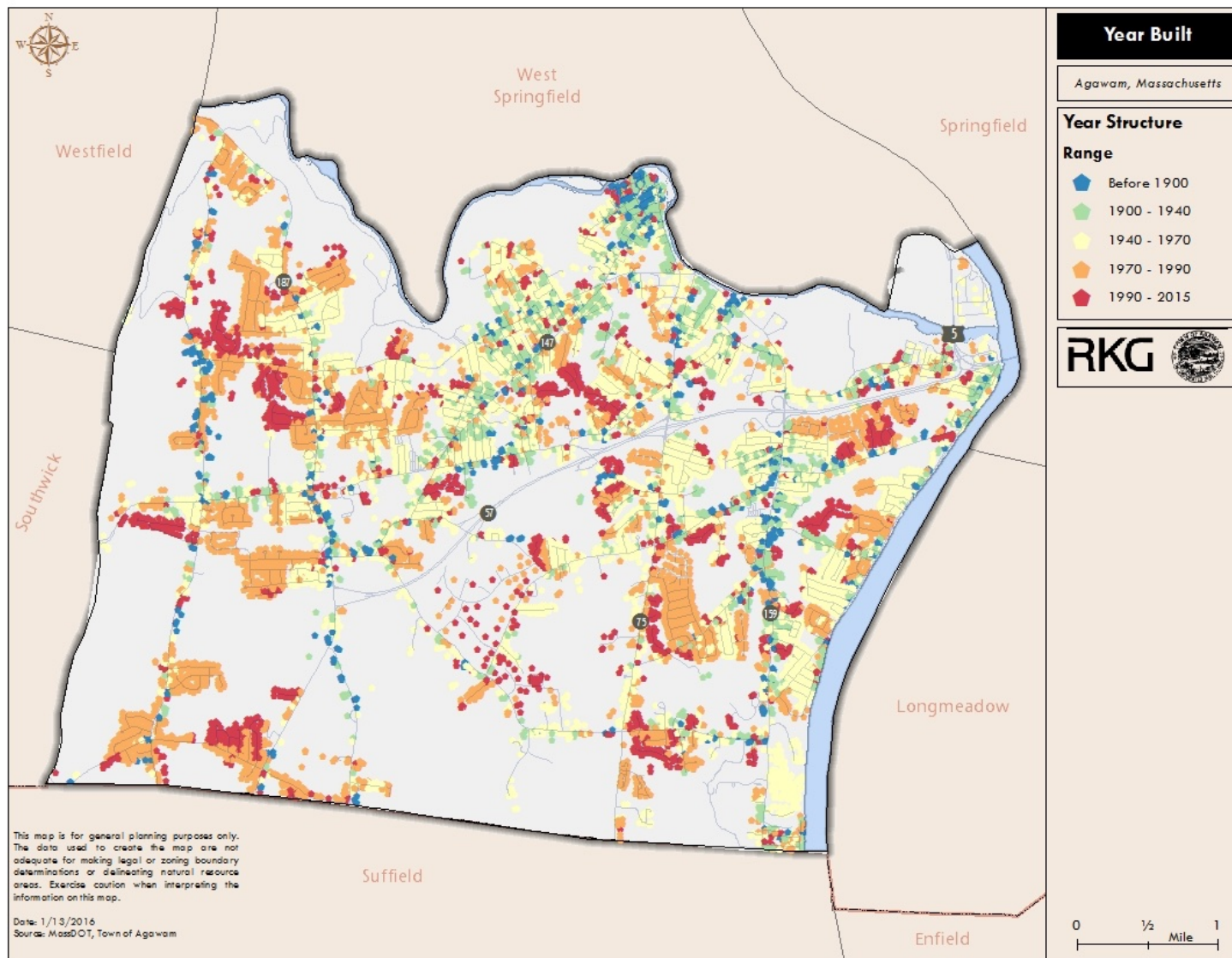


Figure 2.9 Year Structure was Built



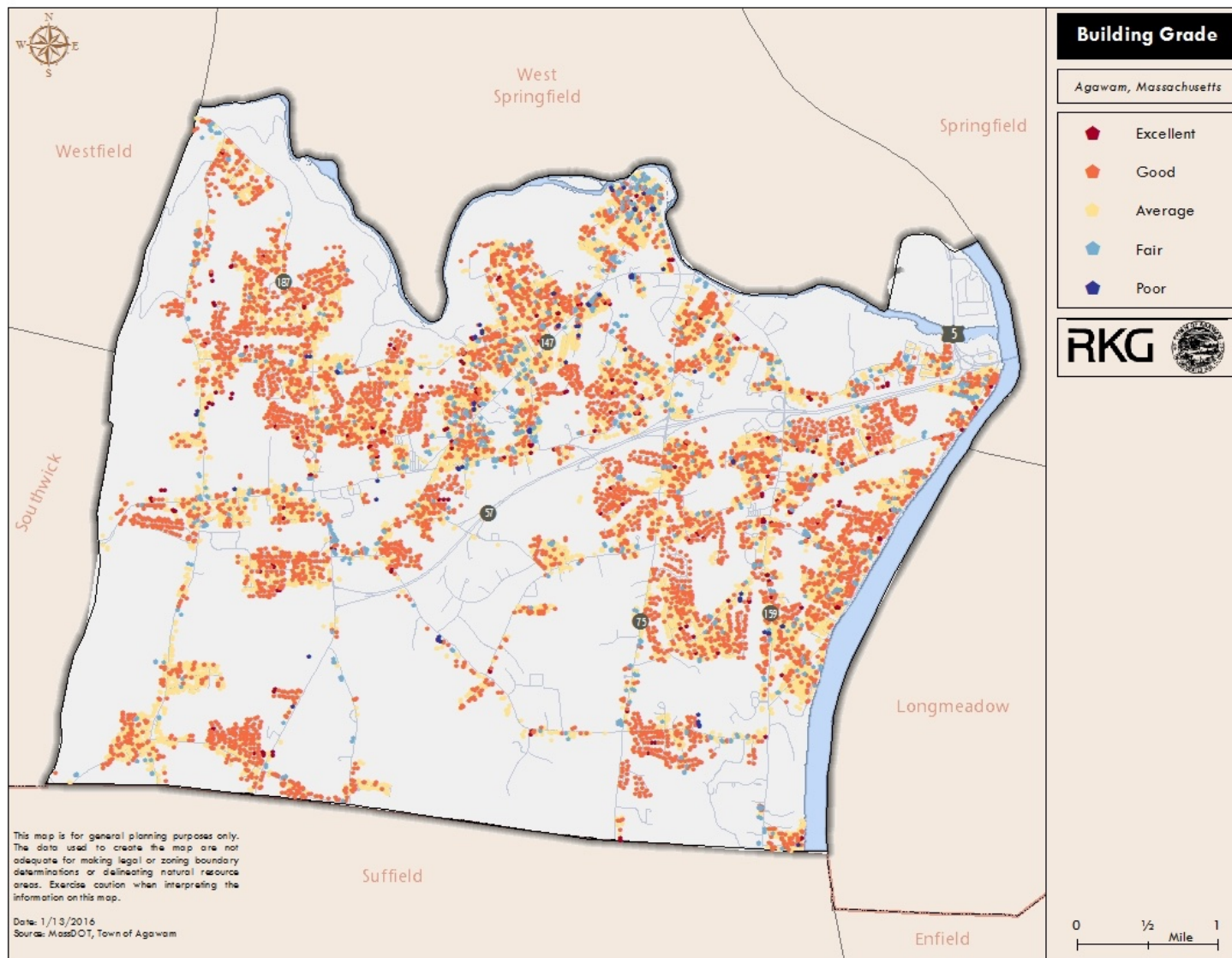


Figure 2.10 Assessing Building Grade

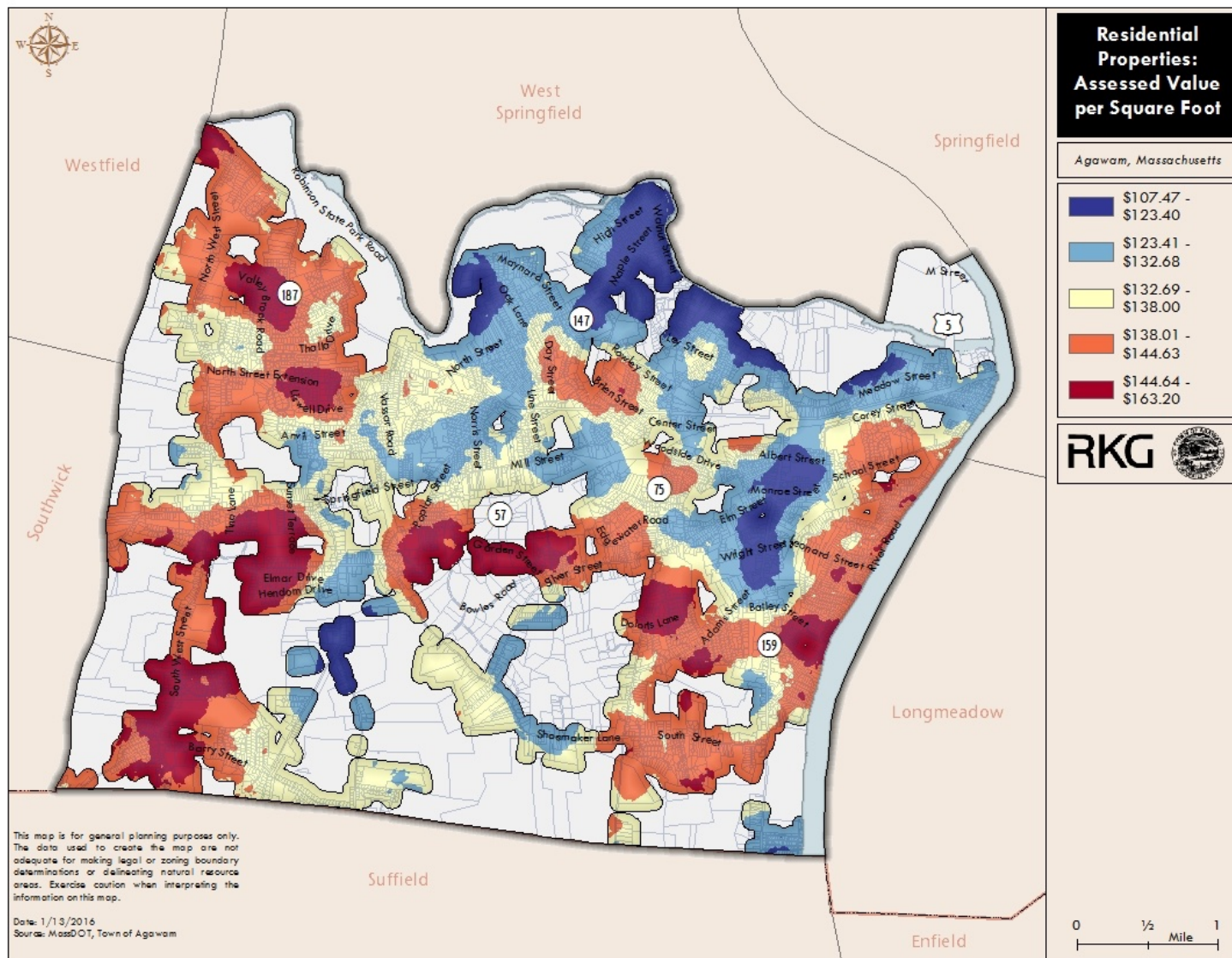


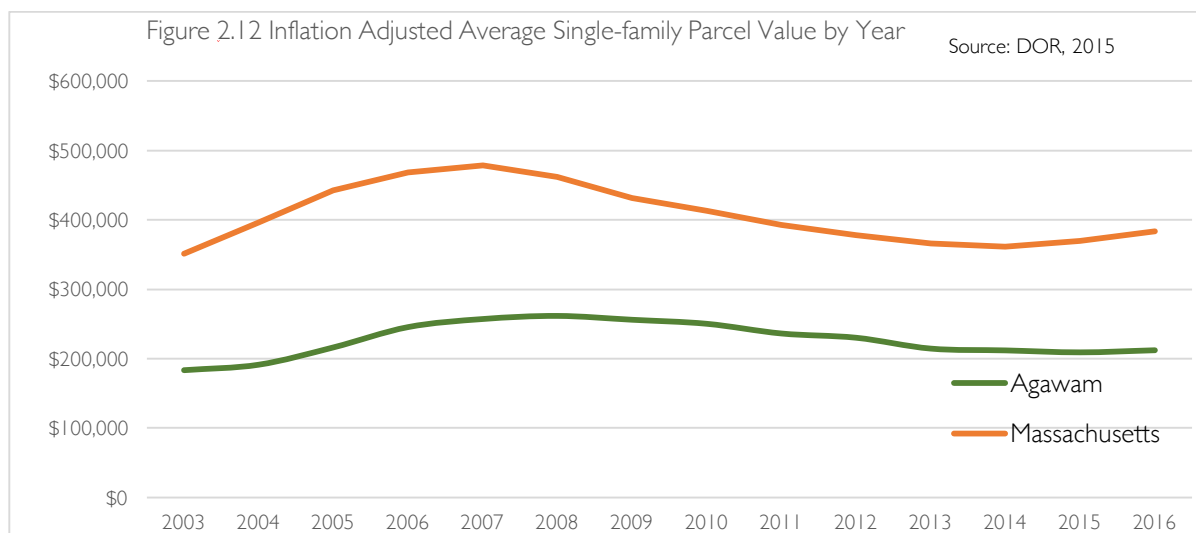
Figure 2.11 Projected Assessed Value per Square Foot

## RESIDENTIAL PROPERTIES BY OWNERSHIP AND VALUES

After the housing crash of 2007-2010 the majority of cities and towns in Massachusetts saw an uptick in value or recovery between 2012-2014. However, Agawam has experienced very little growth in housing value, as values have stayed constant since 2008.

In fact, the average value of a single-family house grew at a rate of 1.2 percent annually between 2003 and 2016.<sup>22</sup>

One could argue that the impact of the Great Recession on home values in Agawam was minimal, with homeownership rates and mortgages changing very little. Figure 2.12 demonstrates the “plateau effect” observed in Agawam’s housing market between 2003-2015.



## HOMEOWNERSHIP CHARACTERISTICS

### Homeowner Households by Age

The age distribution of Agawam’s homeowners is very much in line with state and county averages. Table 2.6. illustrates that 16 percent of homeowners are between ages 35-44, yet 74 percent of the same age range own a home.<sup>23</sup>

Figures 2.13 and 2.14 illustrate a declining cohort of younger homeowners that has the potential to be an issue (on the state and local level) in the upcoming years. A

<sup>22</sup> Warren Group, 2015 Inflation Adjusted

<sup>23</sup> US Bureau of the Census, American Community Survey 2010-14, "B25007: Tenure by Age of Householder"



## declining cohort of younger homeowners could signal slow job creation and declining school enrollment.

Agawam and Hampden County as a whole are seeing similar patterns as residential development activity has exhibited limited investment in housing production and rehabilitation.

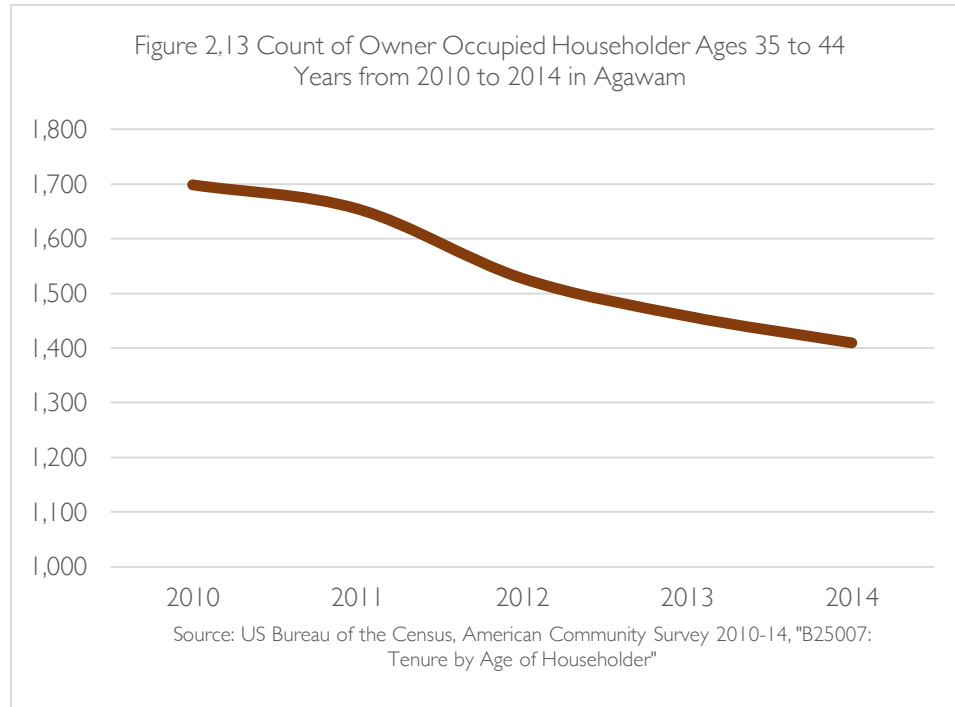
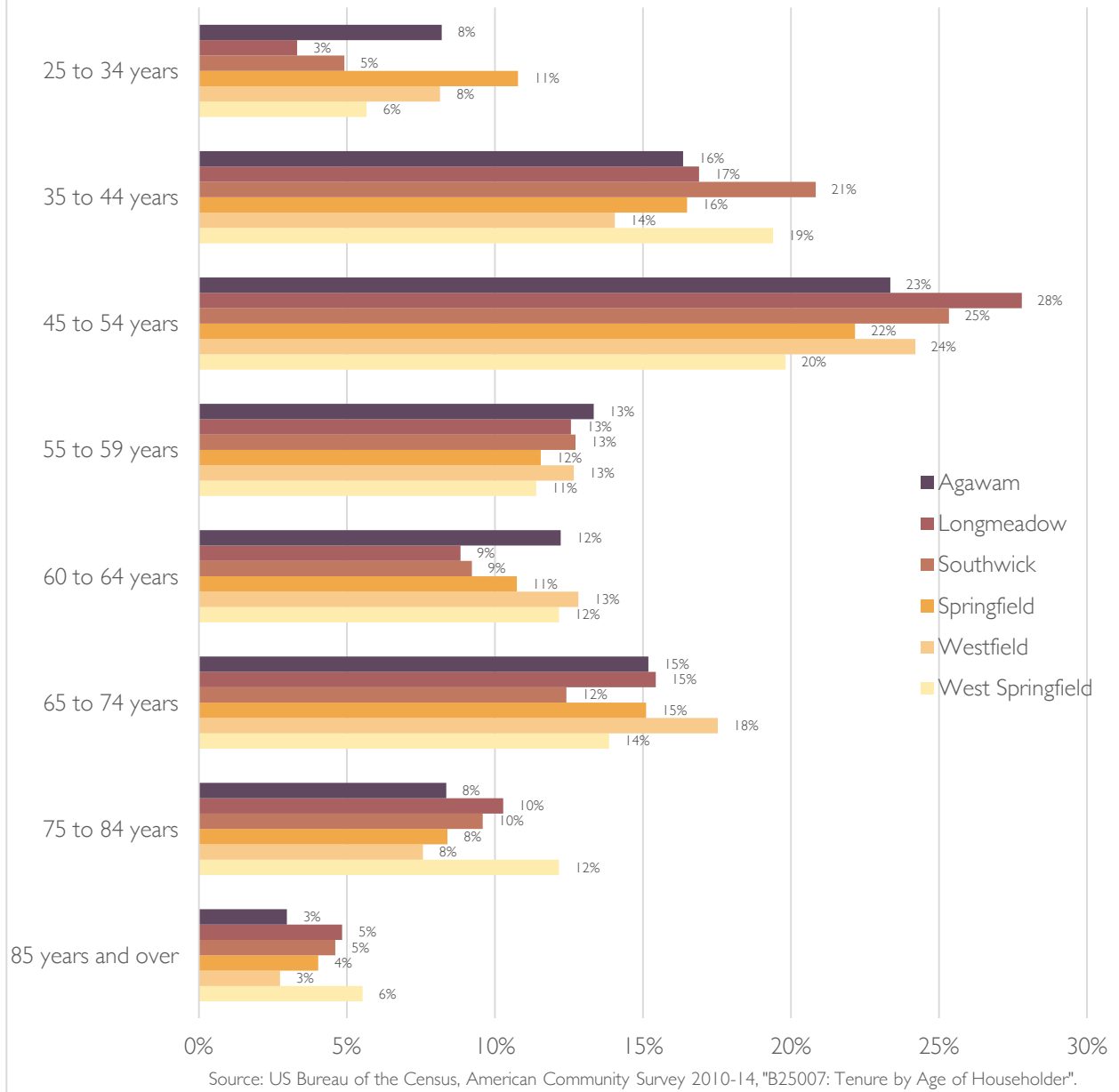


Table 2.6 Homeowner Households by Age			
	Agawam		Hampden County
	Count	Percent	Percent
Homeowner Households	8,609	75%	62%
25 to 34 years	706	8%	8%
35 to 44 years	1,409	16%	16%
45 to 54 years	2,011	23%	24%
55 to 59 years	1,148	13%	12%
60 to 64 years	1,053	12%	11%
65 to 74 years	1,307	15%	16%
75 to 84 years	719	8%	9%
85 years and over	256	3%	4%
Source: US Bureau of the Census, American Community Survey 2010-14, "B25007: Tenure by Age of Householder".			

Figure 2.4 Owner Occupied by Age



## HOMEOWNER HOUSEHOLDS BY INCOME

One way to better understand the affordability of the housing stock in a community is to look at the area median income and the percentage of that household income that is spent on housing costs. For HUD area median income, Agawam is a part of the Springfield Metro Fair Market Rent (FMR) area. According to HUD, the area median income per year for a four-person family is \$67,700.<sup>24</sup> On a monthly basis, homeowners in Agawam spend an average of 22 percent of their household income on housing costs.<sup>25</sup> Housing costs are the primary contributor to affordability and makes up a considerable percentage of monthly expenditures for the average household.

However, in communities to the west of the Boston metro area transportation costs can also be a considerable monthly expenditure particularly for those communities that lack access to reliable forms of public transportation. In addition to an average of 22 percent of household income spent on housing costs, another 26 percent is spent on transportation costs.

Households are spending more than half of their monthly household income on a combination of housing and transportation costs.

Table 2.7 highlights the average costs of housing and transportation by housing tenure.

Table 2.7 HUD's Location Affordability Index - Town of Agawam						
	Housing		Transportation		Location Affordability	
	Average Cost	Percent of Income	Average Cost	Percent of Income	Average Cost	Percent of Income
Combined	\$15,195	29 percent	\$13,099	25 percent	\$28,294	54%
Owner	\$16,242	31 percent	\$13,623	26 percent	\$29,865	57%
Renter	\$13,099	25 percent	\$11,527	22 percent	\$24,626	47%
Source: HUD: Location Affordability Index, 2015						

<sup>24</sup> HUD: Location Affordability Index, 2015

<sup>25</sup> US Bureau of the Census, American Community Survey 2010-14, "B25091: Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months".

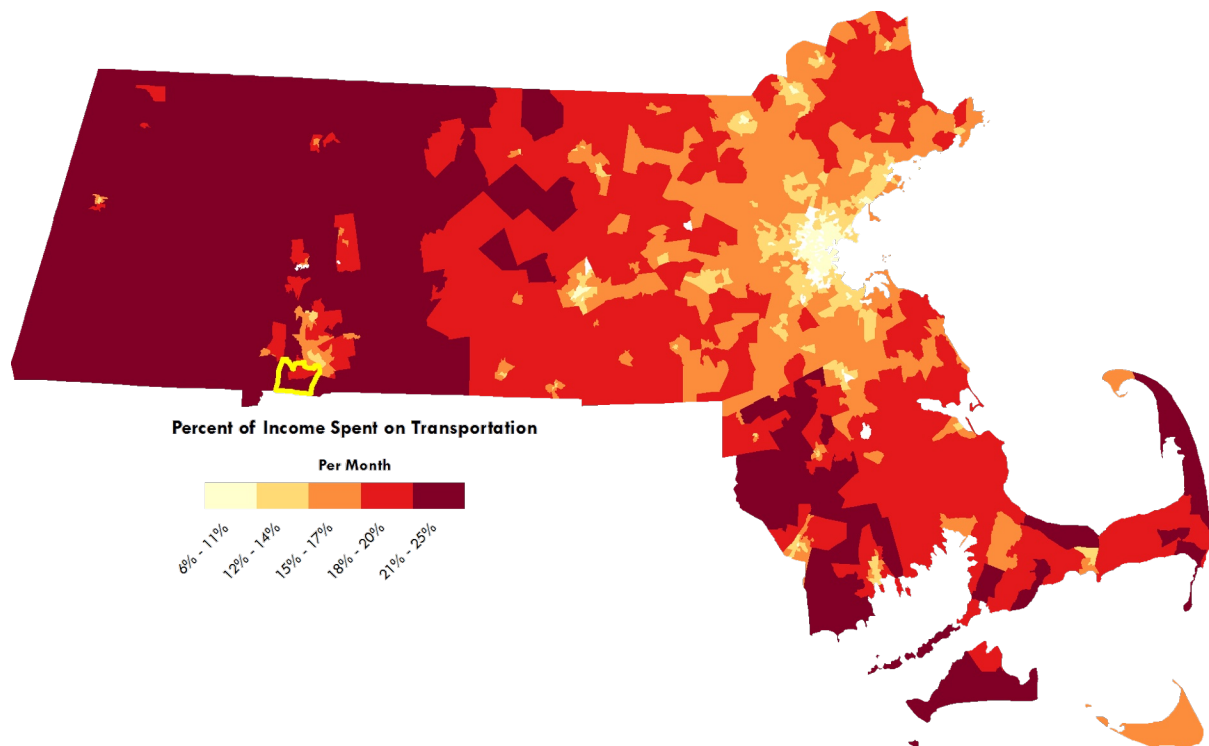


Figure 2.15 Percent of Income Spent on Transportation. Source HUD: Location Affordability Index, 2015

Looking strictly at income distribution amongst homeowners, Agawam has both a mix of low- and high-income homeowners, as well as an absence of high/low income clustering. The geographic diversification of households with varying incomes can help strengthen community stability and economic integration throughout Agawam.

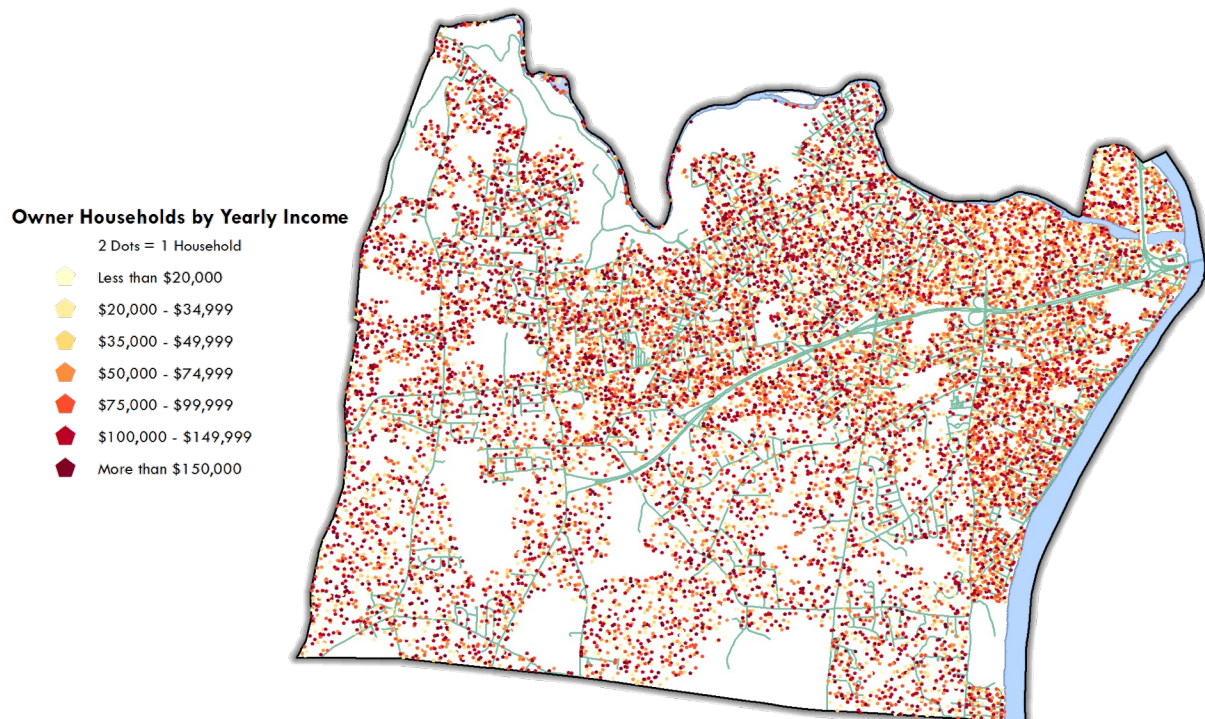


Figure 2.16 Owner Households by Income, Source: US Bureau of the Census, American Community Survey 2010-14, "B25118: Tenure by Household Income in the Past 12 Months (in 2014 Inflation-Adjusted Dollars)".

In Agawam, 24 percent of owner occupied households have a median income of between \$50,000 to \$74,999. Table 2.8 provides the breakdown of homeowner households by income range in Agawam. The table also shows that Agawam has more than twice the county rate of owner occupied households making between \$25,000 and \$34,999. HUD classifies this as an extremely low-income limit for a family of four.<sup>26</sup> To put this figure in perspective, a family with an income of \$30,000 per year could afford a home up to and around \$110,500<sup>27</sup>.

Table 2.8 Homeowner Households by Income			
	Agawam		Hampden County
Household Income	Count	Percent	Percent
Less than \$5,000	63	2%	1%
\$5,000 to \$9,999	208	5%	1%
\$10,000 to \$14,999	190	3%	3%
\$15,000 to \$19,999	434	8%	4%
\$20,000 to \$24,999	276	9%	4%
\$25,000 to \$34,999	647	19%	8%
\$35,000 to \$49,999	787	16%	11%
\$50,000 to \$74,999	1,601	24%	19%
\$75,000 to \$99,999	1,375	11%	17%
\$100,000 to \$149,999	2,093	34%	20%
\$150,000 or more	935	1%	12%
Source: US Bureau of the Census, American Community Survey 2010-14, "B25118: Tenure by Household Income in the Past 12 Months (in 2014 Inflation-Adjusted Dollars)".			

## VALUE OF OWNER-OCCUPIED HOUSING

According to the US Census Bureau, Agawam's median home value is \$228,500 and Hampden County is \$196,600.<sup>28</sup> Nevertheless, 82 percent of home values are between \$100,000 and \$300,000 and 54 percent of housing units with a mortgage spend less than 25 percent of their monthly income on housing.<sup>29</sup>

<sup>26</sup> HUF FY2015 Income Limits Documentation System

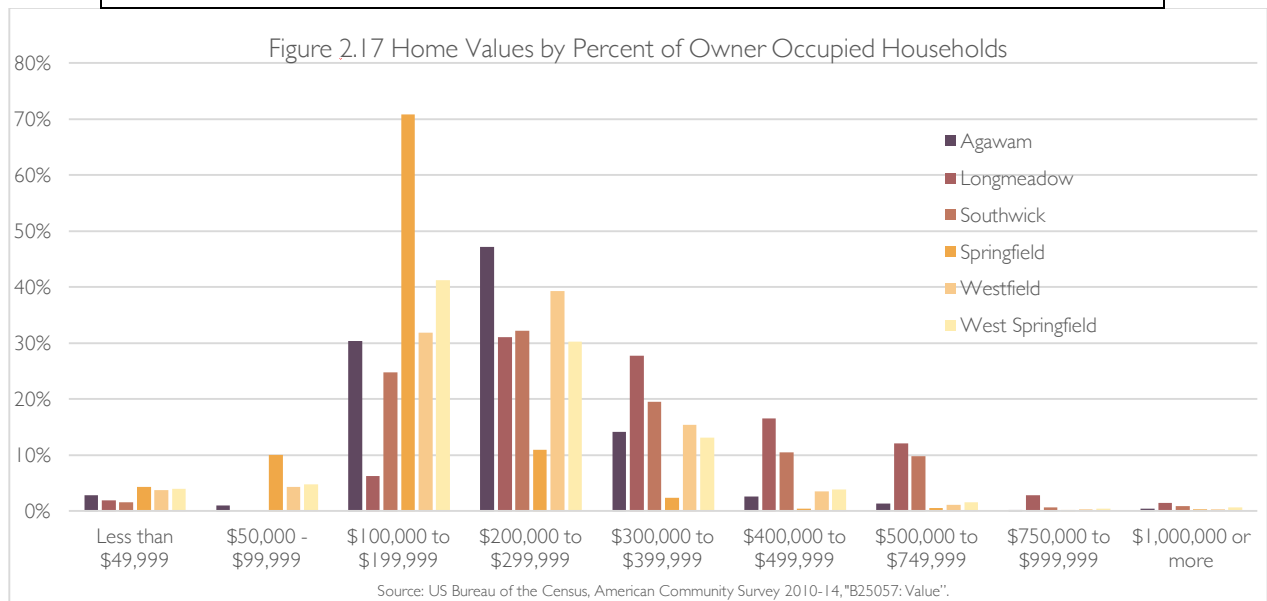
<sup>27</sup> This factors in a 20 percent down payment, 200/monthly debt, \$20/mo for home insurance and a 4 percent interest rate

<sup>28</sup> Source: US Bureau of the Census, American Community Survey 2010-14, "B25077: Median Value (Dollars)".

<sup>29</sup> US Bureau of the Census, American Community Survey 2010-14, "B25091: Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months".

Table 2.9 Home Values in Agawam		
Home Value	Count	Percent
Less than \$49,999	249	3 percent
\$50,000 to \$99,999	89	1 percent
\$100,000 to \$199,999	2610	30 percent
\$200,000 to \$299,999	4,060	47 percent
\$300,000 to \$399,999	1216	14 percent
\$400,000 to \$499,999	222	3 percent
\$500,000 to \$749,999	112	1 percent
\$750,000 to \$999,999	16	0 percent
\$1,000,000 or more	35	0 percent

Source: US Bureau of the Census, American Community Survey 2010-14, "B25057: Value".



## OWNER HOUSEHOLDS BY MOVE IN PERIOD

Thirty-four percent of homeowners moved into their unit between 2000 and 2009 and 56 percent moved to their current unit between 1990 and 2009.<sup>30</sup> The lower percentage of homeowners moving in after 2010 could be a reflection of a number of different factors including, but not limited to, a flat market, a shortage of housing production, or a low number of younger homeowners looking to relocate to the Agawam market. Given the length of time new housing units are on the market prior to being sold is an indicator that the housing demand in Agawam for newer, higher cost single-family homes may not be as strong as in some surrounding communities. On the positive side, the data in Table 2.10 does indicate that those who moved to Agawam between 1990 and 2009 have remained in their homes signaling a steady and satisfied resident homeowner population.

<sup>30</sup> US Bureau of the Census, American Community Survey 2010-14, "B25026: Total Population in Occupied Housing Units by Tenure by Year Householder Moved into Unit".

Table 2.10 Homeowner Households by Move in Period			
	Agawam		Hampden County
Move in Period	Count	Percent	Percent
Moved in 2010 or later	655	8 percent	8 percent
Moved in 2000 to 2009	2,890	34 percent	35 percent
Moved in 1990 to 1999	2,002	23 percent	22 percent
Moved in 1980 to 1989	1,209	14 percent	14 percent
Moved in 1970 to 1979	1,083	13 percent	10 percent
Moved in 1969 or earlier	770	9 percent	11 percent
Source: US Bureau of the Census, American Community Survey 2010-14, "B25026: Total Population in Occupied Housing Units by Tenure by Year Householder Moved into Unit".			

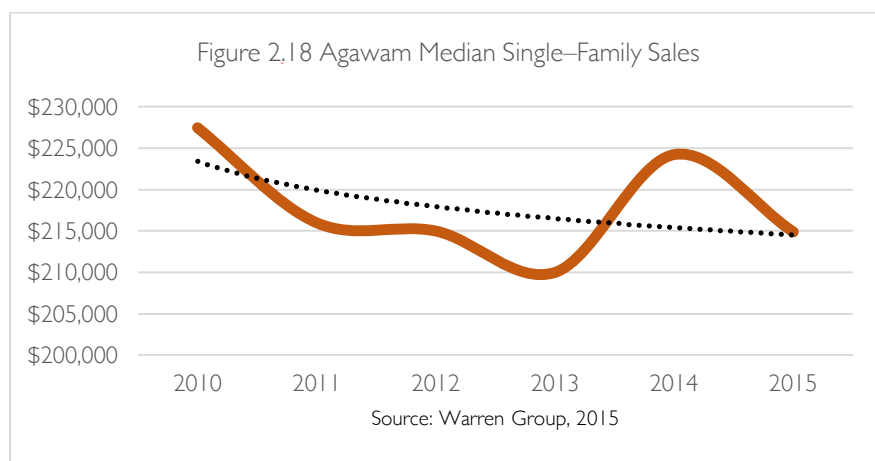
## FOR-SALE MARKET

### SINGLE-FAMILY SALES

As was mentioned earlier, the single-family housing market has remained fairly stable for the last five to ten years.

Housing prices have also remained fairly consistent with median single-family sale prices declining slightly at a rate of -0.84 percent annually over the past five years, and -0.45 percent over the past ten years.

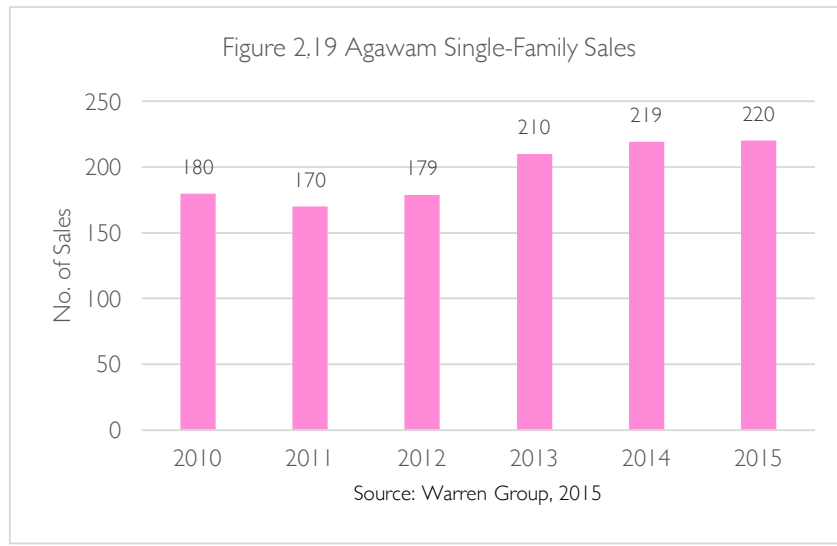
By comparison, the average single-family home sale for Hampden County has seen a rate increase of 1.3 percent over five years and remained level at 0 percent over the same ten-year period.<sup>31</sup> Single-family homes listed in 2015 spent an average of 102 days on the market and had an average sale price of \$222,199.<sup>32</sup>



<sup>31</sup>Warren Group, 2015

<sup>32</sup>MLS, 2015





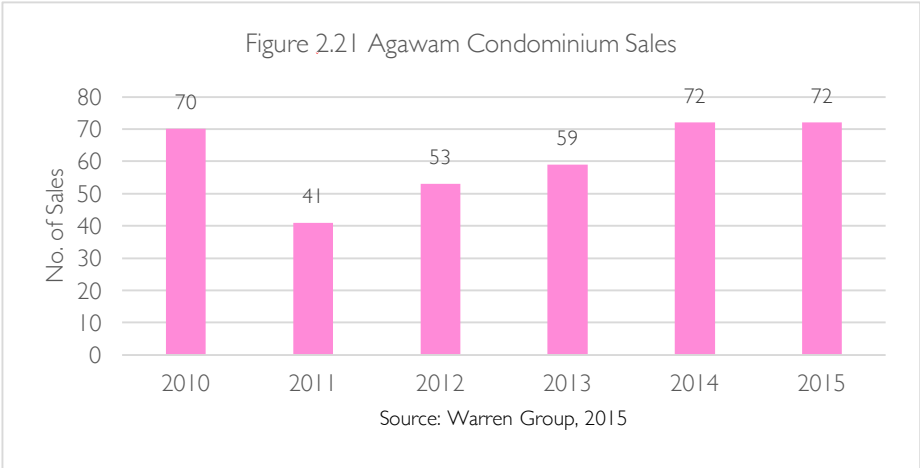
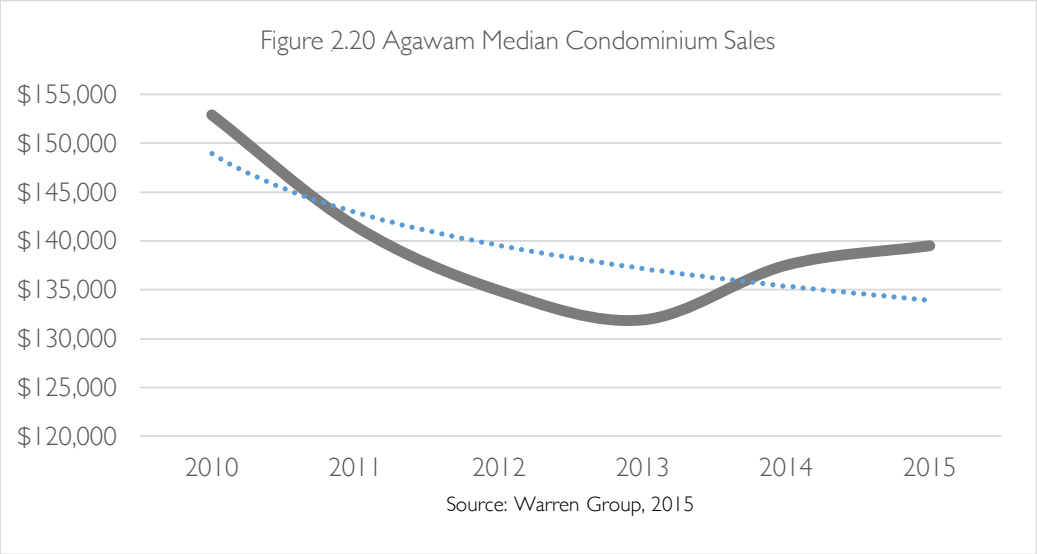
## CONDOMINIUM SALES

When compared to single-family home sales, condominium sales in Agawam have decreased at a rate of -1.17 percent annually over the past five years, while Hampden County sales have decreased at a rate of -.46.<sup>33</sup>

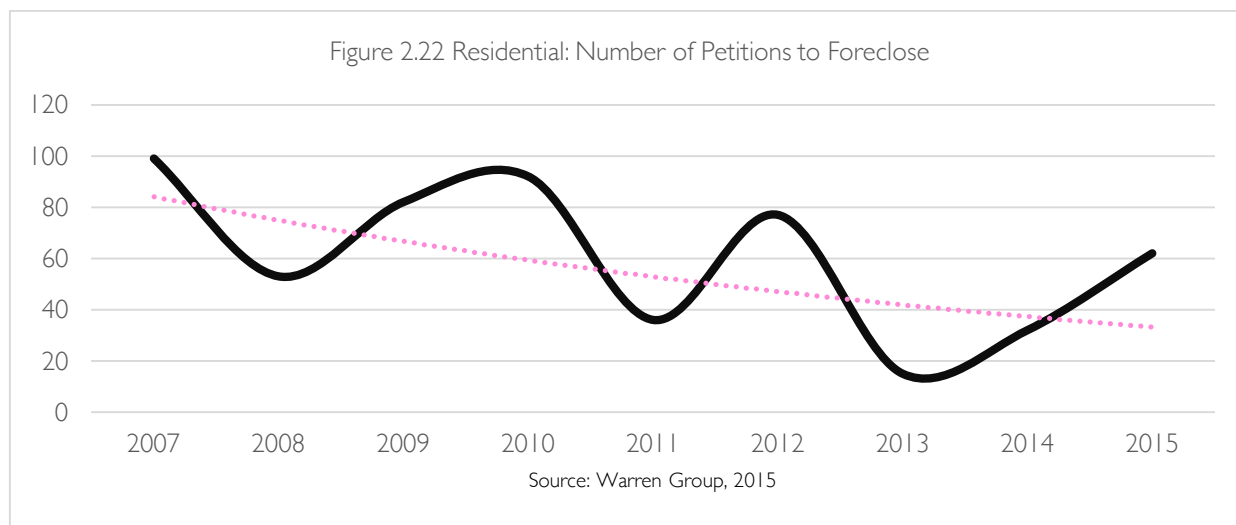
Overall, condo sales, similar to single-family homes are down in Agawam indicating a slowing market. MLS listings also reflect a slow market with the average days on market being 133, and 57 percent of condominiums listed in 2015 have not sold.<sup>34</sup> It appears from the data that the downturn in the market from 2007-2012 had a significant impact on condo prices and the number of sales in Agawam. Since 2013, the condo market has seen a slight uptick in values and sales numbers but looks to be leveling out in 2015.

<sup>33</sup> Warren Group, 2015

<sup>34</sup> MLS, 2015

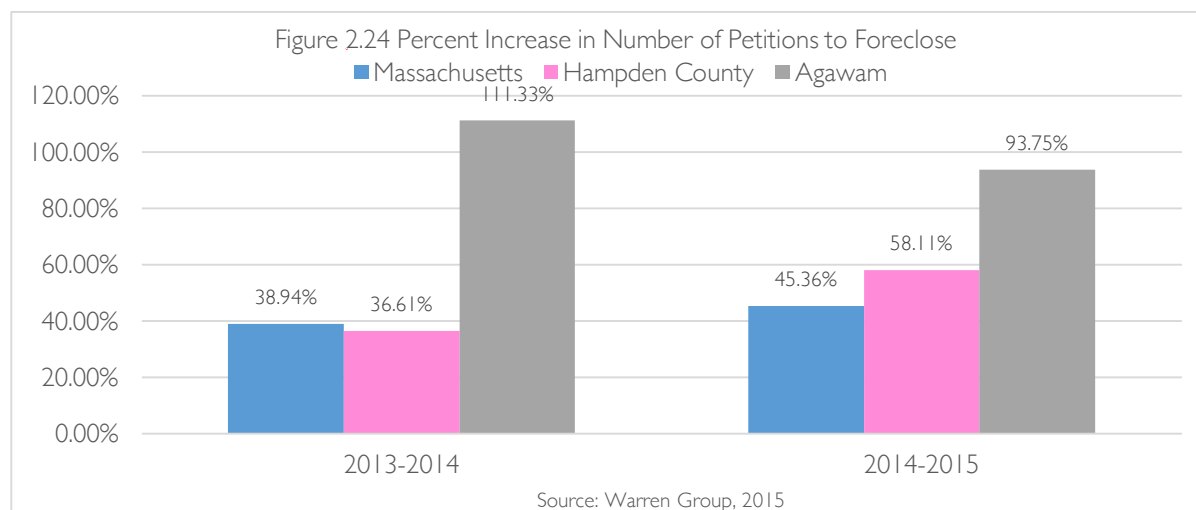


# FORECLOSURES

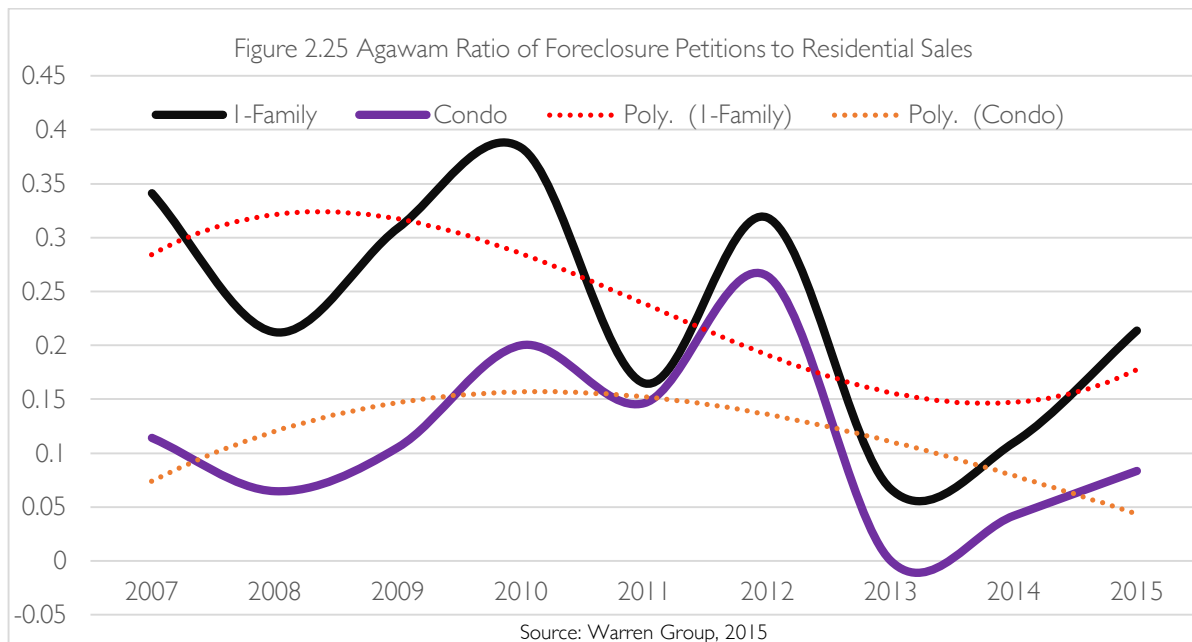


By far the highest in the area, Agawam had a 93 percent jump in foreclosures from 2014 to 2015, and a 313 percent from 2013-2015.

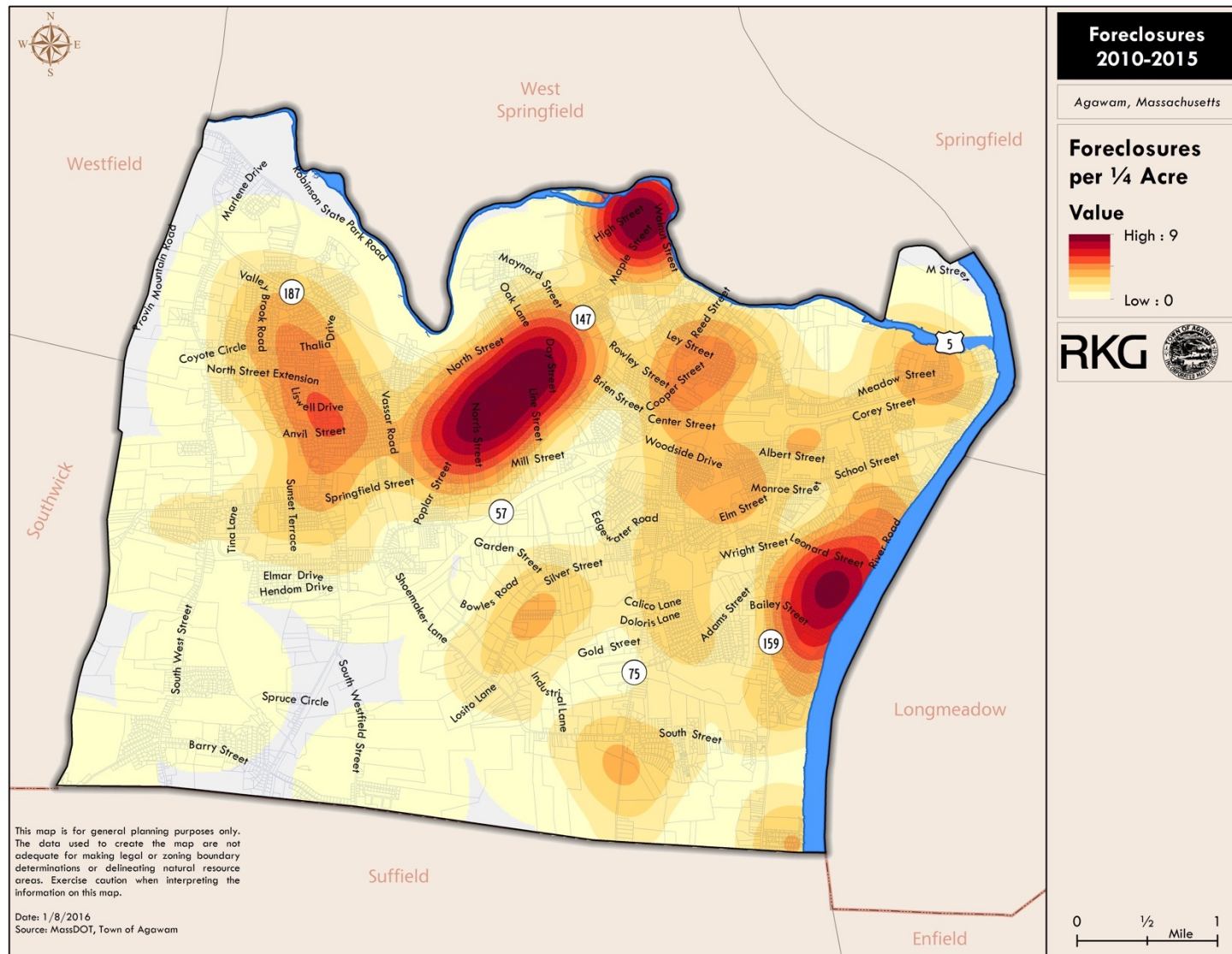
Agawam also had the highest percent change in rate of foreclosure petitions to sales in the area, and is second behind Springfield for the highest ratio for single-family homes (Agawam, .21, Springfield, .35).<sup>35</sup> Such a significant leap in one year could be an anomaly, but given Agawam's relatively stable housing market there could be reason for further exploration. Figure 2.24 displays how Agawam compares to the state and county levels for the percent change in foreclosures from 2013 to 2014 and then 2014 to 2015. The subsequent chart (Figure 2.25) examines the trend in the number of foreclosures divided by the number of sales for a given year. This statistic quantifies the overall vitality of a housing market and the affordability of the area.



<sup>35</sup> Warren Group, 2015



Agawam's foreclosure heat map (Figure 2.26) follows a similar pattern to both the year built and build grade maps. In general, the largest concentration of foreclosure took place around Leonard Street in the City Center and the North Agawam/ O'Brien's Corner portion of the city, along Springfield Street and down toward Norris Street. This coincides with a large concentration of housing units built before 1900 and received a below-average building grade.



2.26 Foreclosure Heat Map

# RENTER HOUSEHOLDS CHARACTERISTICS

## RENTER HOUSEHOLDS BY AGE

Renters comprise 25 percent of households in Agawam. Not surprisingly, most renters are between the ages of twenty-five to forty-four. However, Agawam has more than twice the county average of renters between the ages of seventy-five and eighty-four.<sup>36</sup> This may speak to the need for affordable housing options for seniors, particularly as the baby-boomer generation ages and may want to downsize out of single-family homes but still remain in Agawam. Approximately 40 percent of the current owner-occupied householders are between the ages of fifty-five and seventy-five and could provide additional market demand for affordable housing options for seniors over the next decade.

Table 2.11 Renter Households by Age			
	Agawam		Hampden County
	Count	Percent	Percent
Renter Households	2,886	25%	38%
15 to 24 years	183	6%	7%
25 to 34 years	613	21%	24%
35 to 44 years	500	17%	19%
45 to 54 years	398	14%	18%
55 to 59 years	173	6%	8%
60 to 64 years	163	6%	7%
65 to 74 years	232	8%	8%
75 to 84 years	382	13%	6%
85 years and over	242	8%	3%
Source: US Bureau of the Census, American Community Survey 2010-14, "B11012: Household Type by Tenure".			

## RENTER HOUSEHOLDS BY INCOME

The results for renter households by income in Agawam follow a predictable form, yet there is an abnormality in the percentage of households making between \$50,000 and \$74,999. At a rate 67 percent greater than the county average; 20 percent of Agawam renters make between \$50,000 and \$74,999.

Forty-two percent of renter occupied households in Agawam make less than \$24,999 per year, whereas about 20 percent of owner-occupied households make less than \$24,999.<sup>37</sup>

<sup>36</sup> US Bureau of the Census, American Community Survey 2010-14, "B11012: Household Type by Tenure".

<sup>37</sup> : US Bureau of the Census, American Community Survey 2010-14, "B25118: Tenure by Household Income in the Past 12 Months (in 2014 Inflation-Adjusted Dollars)".

Table 2.12 Renter Households by Income			
	Agawam		Hampden County
Household Income	Count	Percent	Percent
Less than \$24,999	1,198	42%	5%
\$25,000 to \$34,999	269	9%	12%
\$35,000 to \$49,999	421	15%	14%
\$50,000 to \$74,999	584	20%	12%
\$75,000 to \$99,999	235	8%	5%
\$100,000 to \$149,999	85	3%	3%
\$150,000 or more	94	3%	1%
Source: US Bureau of the Census, American Community Survey 2010-14, "B25118: Tenure by Household Income in the Past 12 Months (in 2014 Inflation-Adjusted Dollars)".			

Agawam has 24 percent of renters allotting 50 percent or more of their income toward rent.<sup>38</sup> This severely cost-burdened portion of the population is further pinpointed in Figure 2.27.

Table 2.13 Gross Rent as a Percentage of Household Income in the Past 12 Months											
	Agawam		Longmeadow		Springfield		Westfield		West Springfield		
	Estimate	Pct.	Estimate	Pct.	Estimate	Pct.	Estimate	Pct.	Estimate	Pct.	
Less than 10.0%	131	5%	10	2%	816	3%	82	2%	136	3%	
10.0 to 14.9%	278	10%	20	4%	1,793	6%	447	9%	468	10%	
15.0 to 19.9%	356	12%	41	7%	2,209	8%	501	10%	794	18%	
20.0 to 24.9%	328	11%	15	3%	2,139	7%	602	12%	543	12%	
25.0 to 29.9%	316	11%	38	7%	3,555	12%	417	95%	396	9%	
30.0 to 34.9%	396	14%	69	13%	2,488	8%	631	13%	250	6%	
35.0 to 39.9%	120	4%	31	6%	1,659	6%	294	6%	296	7%	
40.0 to 49.9%	123	4%	0	0%	2,632	9%	511	10%	419	9%	
50.0% or more	701	24%	264	48%	10,445	36%	1,067	22%	1017	22%	
Source: US Bureau of the Census, American Community Survey 2010-14, "B25070: Gross Rent as a Percentage of Household Income in the Past 12 Months".											

<sup>38</sup> US Bureau of the Census, American Community Survey 2010-14, "B25070: Gross Rent as a Percentage of Household Income in the Past 12 Months".



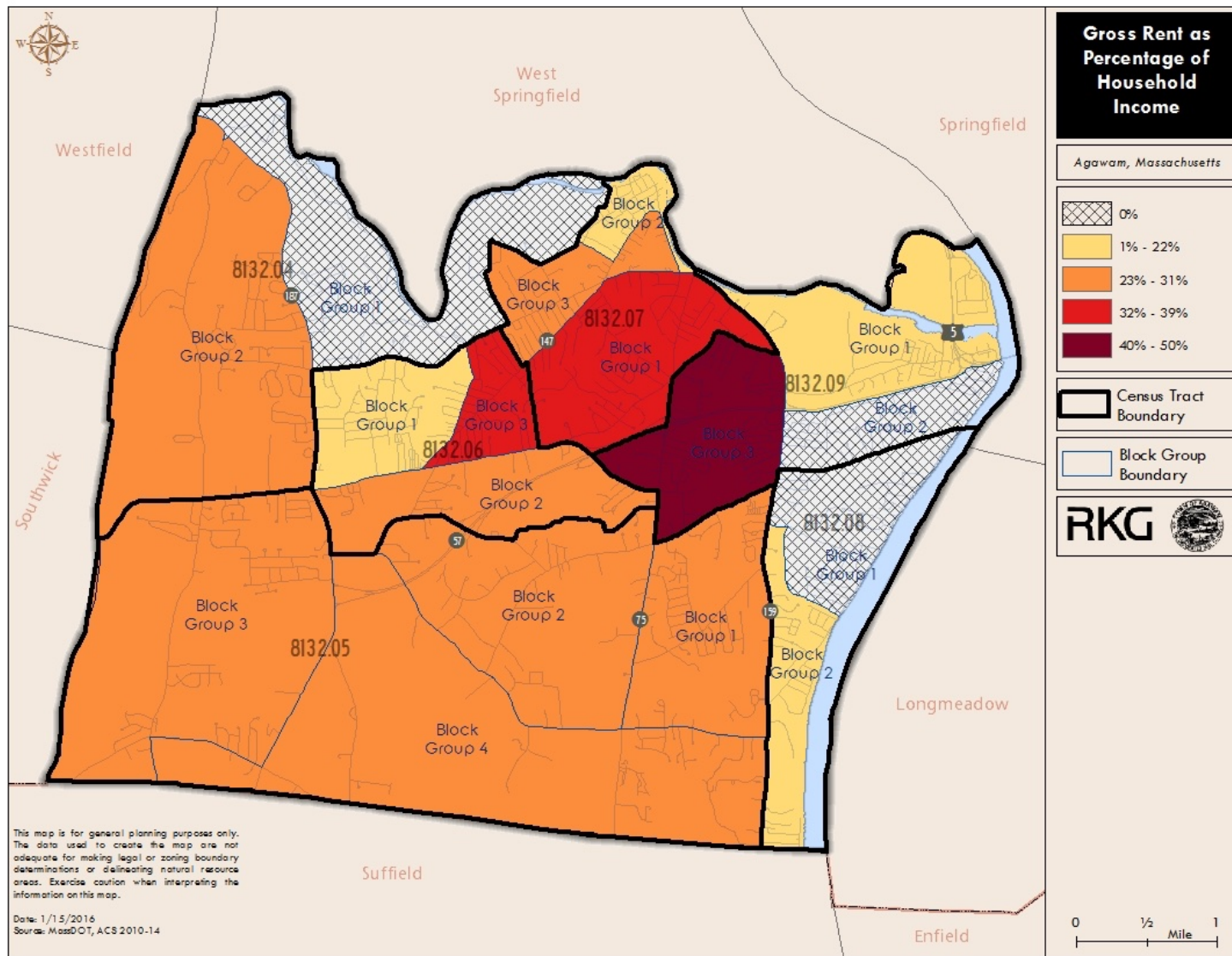


Figure 2.27 Gross Rent as Percentage of Household Income (Monthly)

## RENTER HOUSEHOLDS BY RENT

Table 2.14 Renter Households by Gross Rent per Month			
	Agawam		Hampden County
	Count	Percent	Percent
Less than \$250	82	3 percent	8 percent
\$250 - \$500	373	14 percent	16 percent
\$500 - \$750	464	17 percent	19 percent
\$750 - \$1,000	796	29 percent	28 percent
\$1,000 - \$1,500	730	27 percent	23 percent
\$1,500 or more	304	11 percent	6 percent
Source: US Bureau of the Census, American Community Survey 2010-14, "B25063: Gross Rent".			

As a whole, Agawam has a reasonably priced rental market.

Sixty-two percent of rental units are paying less than \$1,000 per month, and this carries over to a lower rate of cost burdened renter households for the majority of the city.<sup>39</sup> About 49 percent of renter households are paying spending less than 30 percent of their household income on gross rent. On the flip side, of those who are cost burdened, 24 percent are spending more than 50 percent of their income on gross rent which has real implications for the affordability of the rental stock to nearly a quarter of the renter population.

## RENTER HOUSEHOLDS BY PERIOD MOVED INTO UNIT

The distribution of renter households by period moved in is consistent with county and state figures. An interesting comparison arises, however, between renter and owner-occupied households that moved in 2010 or later. Only eight percent of owners moved into their homes after 2010 compared to 39 percent of renters. Simply put, Agawam has experienced a much higher rate of new renters versus homeowners, which may speak to the attractiveness of the owner-occupied housing stock in Agawam compared to the rental stock.<sup>40</sup>

Table 2.15 Renter Households by Period Moved into Unit			
	Agawam		Hampden County
Year	Count	Percent	Percent
Moved in 2010 or later	1,118	39%	40%
Moved in 2000 to 2009	1,338	46%	47%
Moved in 1990 to 1999	262	9%	8%
Moved in 1980 to 1989	54	2%	3%

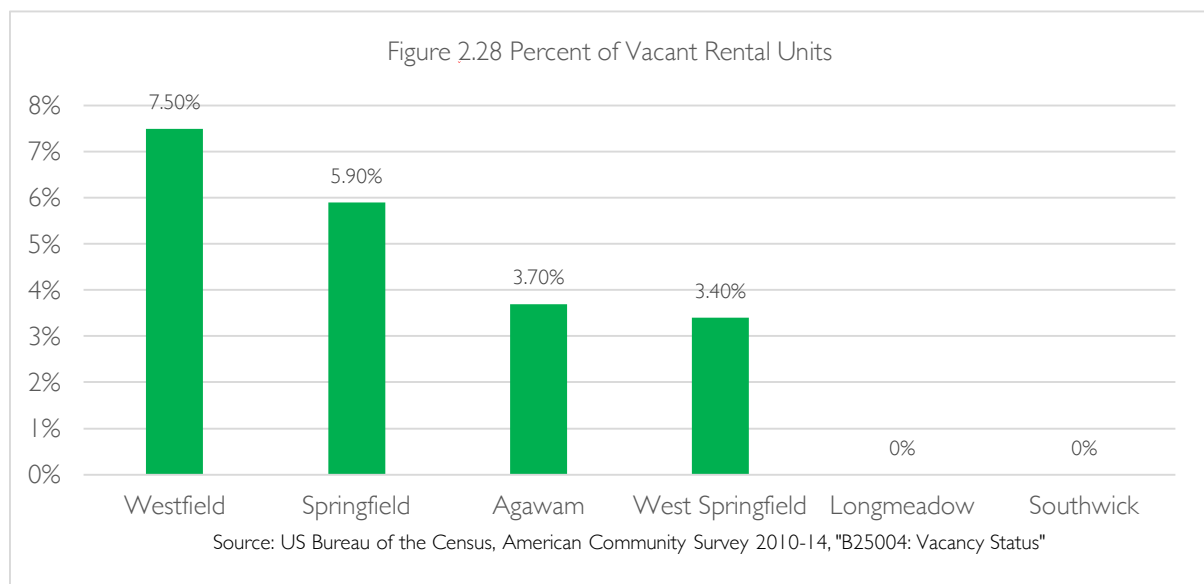
<sup>39</sup> US Bureau of the Census, American Community Survey 2010-14, "B25063: Gross Rent".

<sup>40</sup> US Bureau of the Census, American Community Survey 2010-14, "B25026: Total Population in Occupied Housing Units by Tenure by Year Householder Moved into Unit".

Moved in 1970 to 1979	66	2%	1%
Moved in 1969 or earlier	48	2%	1%
Source: US Bureau of the Census, American Community Survey 2010-14, "B25026: Total Population in Occupied Housing Units by Tenure by Year Householder Moved into Unit".			

## RENTAL MARKET CONDITIONS

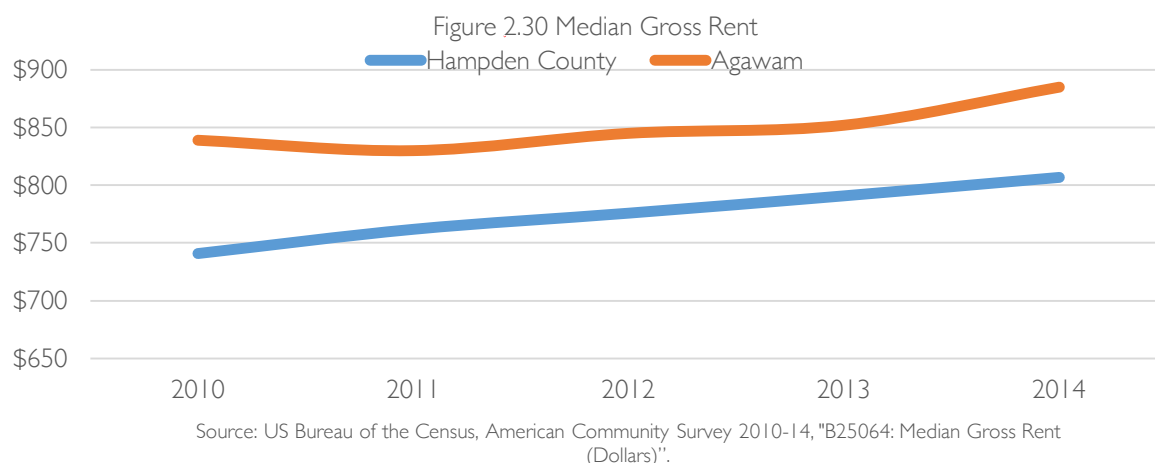
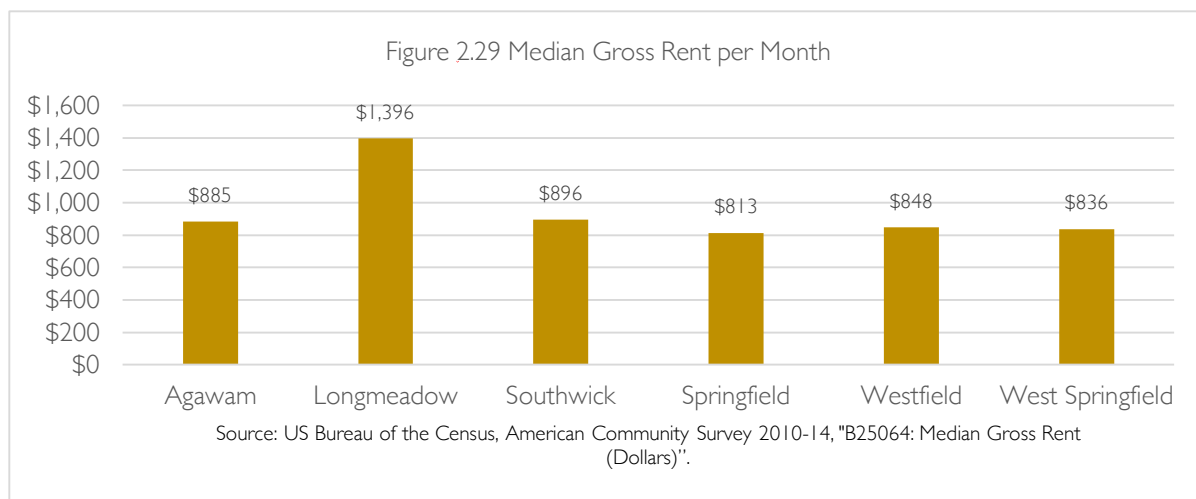
The rental market in Agawam contains an estimated 2,995 units throughout the town.<sup>41</sup> According to the American Community Survey (2010-14), 4.26 percent of rental units are vacant, although this number is within the margin of error and may not be a cause for concern.<sup>42</sup>



The American Community Survey also reports that the median gross rent per month is \$885, which is within means for a household grossing \$3,000 a month (roughly \$35,000/ year before taxes). Figure 2.28 shows monthly rent prices for Agawam and the surrounding communities. Agawam rental prices are in line with the other communities with the exception of Longmeadow, which is nearly 60 percent higher. Since 2010, median gross rent has increased slightly year over year in Agawam and follows a similar trajectory to that of the county.

<sup>41</sup> US Bureau of the Census, American Community Survey 2010-14, "B11012: Household Type by Tenure".

<sup>42</sup> US Bureau of the Census, American Community Survey 2010-14, "B25004: Vacancy Status"



## AFFORDABLE HOUSING CHARACTERISTICS

### LOCAL AFFORDABLE HOUSING STOCK

#### Indicators of Demand by Affordable Unit Type

The following table indicates need for affordable housing by family type. It is surprising that 54 percent of small families making between 80-100 percent of the area median income spend between 30-50 percent of their income for housing. Other areas of concern include; large families making less than 50 percent of the area median income, and extremely low income (income less than 30 percent of area income) "other" household types.<sup>43</sup> Also, 46 percent of elderly, non-family types pay more than 30 percent of their income for housing.

<sup>43</sup> CHAS 2010-12

Table 2.16 Owner-occupied Housing Cost Burdened by Family Type and Income											
Household Type	Housing cost burden	Household Income									
		≥Less than 30% of HAMFI		30-50% of HAMFI		50-80% of HAMFI		80-100 % of HAMFI		Greater than 100% of HAMFI	
		Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Small Family <sup>44</sup>	less than or equal to 30 %	10	7%	80	47%	170	34%	180	43%	2,775	94%
	30% - 50 %	60	41%	20	12%	140	28%	225	54%	165	6%
	greater than 50 %	75	52%	70	41%	190	38%	10	2%	0	0%
Large Family <sup>45</sup>	less than or equal to 30%	0	0%	0	0%	75	60%	60	100%	300	91%
	30 percent-50%	0	0%	35	100%	45	36%	0	0%	30	9%
	greater than 50 %	10	100%	0	0%	4	3%	0	0%	0	0%
Elderly Family <sup>46</sup>	less than or equal to 30%	0	0%	130	63%	230	74%	175	81%	780	93%
	30%-50%	35	44%	40	20%	70	23%	40	19%	40	5%
	greater than 50%	45	56%	35	17%	10	3%	0	0%	20	2%
Elderly Non-Family	less than or equal to 30%	55	20%	165	55%	120	83%	75	75%	350	91%
	30%-50%	55	20%	95	32%	25	17%	25	25%	35	9 %
	greater than 50%	155	55%	40	13%	0	0%	0	0%	0	0%
Other Household Type <sup>47</sup>	less than or equal to 30%	0	0%	35	41%	15	6%	115	52%	570	92%
	30%-50%	0	0%	10	12%	185	79%	55	25%	40	6%
	greater than 50 %	120	100%	40	47%	35	15%	50	23%	10	2%
Total		635		795		1,314		1,010		5,115	
Source: CHAS, 2008-12											

<sup>44</sup> 2 Persons, Neither Person 62 Years or Over, Or 3 Or 4 Persons

<sup>45</sup> 5 or More Persons

<sup>46</sup> 2 Persons, With Either or Both Age 62 Or Over

<sup>47</sup> Non-Elderly Non-Family

Renters making less than half of the area median income have a strong tendency to be severely cost burdened<sup>48</sup>, specifically 54 percent or 395 total households. This portion of the population is most at-risk of homelessness and would have the greatest need for affordable housing in the future. The table also shows that 49 percent of elderly, non-family pay more than 30 percent of their income for housing, the highest percentage of any other family type.

Table 2.17 Renter-occupied Housing Cost Burdened by Family Type and Income											
Household Type	Housing cost burden	Household Income									
		≥ 30 % of HAMFI		30 % - 50 % of HAMFI		50 % - 80 % of HAMFI		80 % - 100 % of HAMFI		≤ 100 % of HAMFI	
		Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.	Count	Pct.
Small Family <sup>49</sup>	less than or equal to 30 %	0	0 %	20	25 %	115	35 %	110	100 %	285	100 %
	30 %-50 %	15	8 %	60	75 %	210	65 %	0	0 %	0	0 %
	greater than 50 %	185	93 %	0	0 %	0	0 %	0	0 %	0	0 %
Large Family <sup>50</sup>	less than or equal to 30 %	0	0 %	0	0 %	0	0 %	0	0 %	40	100 %
	30 %-50 %	15	100 %	0	0 %	0	0 %	0	0 %	0	0 %
	greater than 50 %	0	0 %	0	0 %	0	0 %	0	0 %	0	0 %
Elderly Family <sup>51</sup>	less than or equal to 30 %	0	0 %	45	100 %	0	0 %	25	100 %	0	0 %
	30 %-50 %	0	0 %	0	0 %	0	0 %	0	0 %	0	0 %
	greater than 50 %	0	0 %	0	0 %	0	0 %	0	0 %	0	0 %
Elderly Non-Family	less than or equal to 30 %	145	47 %	50	29 %	70	70 %	15	100 %	50	100 %
	30 %-50 %	60	19 %	90	51 %	30	30 %	0	0 %	0	0 %
	greater than 50 %	105	34 %	35	20 %	0	0 %	0	0 %	0	0 %
Other Household Type <sup>52</sup>	less than or equal to 30 %	25	12 %	20	40 %	195	76 %	35	100 %	305	100 %
	30 %-50 %	40	20 %	0	0 %	60	24 %	0	0 %	0	0 %
	greater than 50 %	105	51 %	30	60 %	0	0 %	0	0 %	0	0 %
Total		730		350		680		185		680	
Source: CHAS 2008-12											

<sup>48</sup> Cost burdened greater than 50 percent

<sup>49</sup> 2 Persons, Neither Person 62 Years or Over, Or 3 Or 4 Persons

<sup>50</sup> 5 or More Persons

<sup>51</sup> 2 Persons, With Either or Both Age 62 Or Over

<sup>52</sup> Non-Elderly Non-Family

## REGIONAL ANALYSIS OF SHI UNITS

Agawam has 499 subsidized housings units listed on their Subsidized Housing Inventory (SHI), which is a little over four percent of the Town's year round housing units. As show in Table 2.18 this is a significantly lower percentage than neighboring Springfield, however it is in line with other nearby towns that share similar demographic characteristics. A concern the Town will want to pay close attention to in the coming years is the expiring use of the 200 rental units at the Pheasant Hill Village. The restriction on these units is set to expire in the year 2019.

Should the affordability restriction at Pheasant Hill expire, 40 percent of Agawam's affordable housing would expire, dropping the percent of subsidized units to 2.47 percent.<sup>53</sup>

Table 2.18 DHCD SHI		
Town	Total SHI Units	Pct. Subsidized
<b>Agawam</b>	<b>499</b>	<b>4.13 %</b>
Springfield	9,970	16.20 %
West Springfield	440	3.48 %
Longmeadow	267	4.55 %
Southwick	173	4.49 %
Westfield	1,138	7.11 %
Source: DHCD, 2016		

Table 2.19 Agawam SHI by Units and Expiration Date		
Type	Total SHI	Expires
Rental	284	Perp
Rental	15	2036
Rental	200	2019
Source: DHCD, 2016		

## PLANNED AFFORDABLE HOUSING DEVELOPMENT

According to Town staff, Agawam has no planned affordable housing developments at this point in time.<sup>54</sup>

<sup>53</sup> Department of Housing and Community Development CH40B Subsidized Housing Inventory, 2016

<sup>54</sup> Agawam Housing Authority, 2016



# Chapter 3: Development Constraints & Limitations

This focus of this chapter is to detail Agawam's development constraints and limitations and includes analysis of environmental constraints, infrastructure capacity, and regulatory barriers. The information presented in this section is largely based on other planning documents, including the *2014 Open Space and Recreation Plan* and the *2011 Comprehensive Zoning Review*.

In addition, the information and conclusions are further informed through consultations with municipal officials including representatives from the following departments/divisions: Community Preservation Committee, Conservation Commission, Fire, Planning & Community Development, Public Works, and Police.

## SUMMARY OF DEVELOPMENT CONSTRAINTS

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Agawam is environmentally constrained by floodplains, wetland resource, important habitat, agricultural and forestry resources, poorly drained soils, hazardous waste sites, reliance on private septic systems in areas where sewer is not available. In addition, Agawam has limited viable public transit options and has low walkability, leading to an auto-centric community.

In addition, with the exception of the recent Mixed-Use district, Agawam's zoning restrictions lack incentives to encourage development of affordable housing. Notable omissions are no accessory apartment provisions, inclusionary zoning, nor density bonuses for affordable units in the Open Space Residential Development provisions. The new Mixed-Use Business C district includes provision for a height bonus for developments that include at least ten percent of units as affordable housing and the ordinance allows increase in lot coverage to 95 percent to encourage affordable housing (otherwise the lot coverage is a maximum of 75 percent).

Agawam's zoning restrictions allow multi-unit residential development by-right in one district without site plan review. Multi-unit buildings are allowed by right with site plan approval from the Planning Board in four districts. No districts require a special permit for development of multi-unit buildings. However, the density restrictions only allow up to four, eight, or 12 units per acre, depending on the district.

Development is also constrained by very limited land available for development in the zoning districts that allow multi-unit residential buildings – There are no vacant parcels in the Residence A-4 or Residence B districts and only one vacant parcel with the required minimum one two-acre lot size in the Residence A-3 district. The Business A district, which allows development of maximum four-unit building (with site plan approval) on a lot with a minimum of one-acre, appears to have roughly 28 acres of vacant potentially developable parcels meeting the minimum lot size.

# AGAWAM ENVIRONMENTAL CONSTRAINTS<sup>55</sup>

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Specific environmental elements that impact housing development include landscape character, geology, soils, topography, groundwater, freshwater ponds and lakes, coastal and estuarine resources, plan communities & wetlands, Areas of Critical Environmental Concern (ACEC) designation, rare and endangered species, critical habitat, scenic views, and hazardous waste sites, as further described below. The following sections are excerpted from the 2014 OSRP, unless otherwise noted.

Agawam is a very diverse community. From Provin Mountain to the west, to the Connecticut River to the east, the landscape contains abundant resources. Due to development pressures the community has experienced in the last 50 years, most easily developed parcels now contain houses, industries and/or commercial development.

Most of the remaining parcels, the more challenging parcels consisting of floodplains, wetland resources, important habitat and agricultural and forestry resources, are receiving the greatest pressure from the development community.

## LANDSCAPE CHARACTER

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Agawam lies within the Connecticut River Valley Ecoregion, the borders of which are primarily defined by the bedrock geology, has rich soils, a relatively mild climate and low rolling topography. The valley floor is primarily cropland and built land. Central hardwoods and transition hardwood forests cover the ridges.<sup>56</sup> Agawam is located at the confluence of the Connecticut and Westfield rivers. Much of the eastern portion of the community lies in the floodplain of these two rivers. The landscape then gently slopes to the west where the Provin Mountain range is physically prominent.

Although elevations in Agawam range from 45 feet above sea level at Bondi's Island on the Connecticut River to 640 feet at the summit of Provin Mountain, most of the Town's land lies between the 100 foot and 250-foot elevation contours and is relatively flat or gently rolling. As such, a great percentage of Town is seen as desirable for agricultural or commercial development. In some of the low-lying areas, however, wetness and flooding serve to place constraints on development. A total of 1,600 acres of land lies within the floodplain of the Connecticut and Westfield Rivers and these lands provide a valuable flood prevention function as natural storage areas for flood waters.

Steep terrain and shallow soils on the slopes of Provin Mountain and Liswell Hill have also precluded development to a large degree.

As a result of steep terrain and shallow soils, much of Agawam's western edge remains open space of high scenic quality, offering vistas of the Connecticut River Valley.

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<sup>55</sup> Agawam Office of Planning and Community Development. *Open Space and Recreation Plan*. 2014.

<sup>56</sup> Commonwealth of Massachusetts, Department of Fish and Game. *BioMap2, Agawam*. 2012.

## GEOLOGY<sup>57</sup>

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Agawam lies within the Connecticut Valley lowland. This topography resulted from the filling of low areas in the bedrock surface by sediments deposited during the Wisconsin glaciation. These are Pleistocene deposits which have been terraced and incised by streams that drain the area. Another prominent feature are drumlins, the tallest of which is in western Agawam at 110 feet.

## SOILS<sup>58, 59</sup>

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One of the most important features in determining the use of land is soil. The type and intensity of development that a piece of land can support without negative impacts such as severe erosion or septic system failure, is based in large part upon the characteristics of the soil. Soil information gives some indication of expense involved in developing his property. It also alerts town boards and residents to those areas which, due to soil characteristics, should have limited development or be left undeveloped.

The Town does contain a sizeable proportion of poorly drained wetland soils in some low-lying areas and some stony glacial till soils in the Provin Mountain area. These are not suitable for development or most types of agriculture without expensive engineering modifications.

## MORE SUITED TO RESIDENTIAL USE:

Agawam's wealth of rich, level, and well drained soils served as the basis of its early growth as an agrarian community, and encouraged development in its present varied urban and suburban uses.

**Hinckley-Windsor-Merrimack Association:** Nearly level to steep, excessively drained to somewhat excessively drained on glacial outwash terraces. This soil type characterizes the majority of Agawam. This type is best suited to residential and commercial development. A tendency toward rapid permeability and "droughtiness" limits its agricultural use though trees can grow well here.

## LESS SUITED TO RESIDENTIAL USE

**Charlton-Woodbridge-Paxton:** Nearly level to steep, well drained and moderately well drained soils on glaciated uplands. The main limitation for the use of these soils is slope, stoniness, limited permeability, and wetness. Recreation, woodland and wildlife habitat suit this soil type best.

**Rock-outcrop Holyoke:** Rock outcrop and gently sloping to steep, shallow, somewhat excessively drained soils on glaciated uplands. This type is characterized by the presence of bedrock just below the surface of the soil or in boulders and rocks scattered on the surface. Shallow depth to bedrock, stoniness and slope all limit uses on this type of soil.

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<sup>57</sup> Moser, John Archer. *The hydrology of Agawam, Longmeadow, East Longmeadow, Hampden Massachusetts*. University of Massachusetts, Amherst. 1975.

<sup>58</sup> Mott, John and Swenson, Eric. *Soil Conservation Survey of Hamden County, Massachusetts, Central Part*. May 1978.

<sup>59</sup> USDA Soil Conservation Service. *General Soil Map, Hamden County, Massachusetts, Central Part*. 1977.

**Raynham-Belgrade-Buxton Variant:** Nearly level and gently sloping, moderately well drained and poorly drained on terraces and old lakebeds. This type exists in the southern part of Agawam and because of limited permeability and wetness is not suited to intensive development. It is best suited to woodland, pasture, and wildlife habitat.

## AGRICULTURE

Along the banks of the Connecticut and Westfield Rivers, alluvial soils such as Hadley fine sandy loam dominate.

**Hadley-Winooski-Limerick Association:** Nearly level and gently sloping, well drained, moderately drained and poorly drained soils on flood plains. Most areas in this soil type are farmed with only a small proportion being developed for residential or commercial uses. The main limitations with this soil type are flooding and wetness. It is best suited to woodland and cropland.

## TOPOGRAPHY

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Agawam's physical boundaries consist of three impressive features.

- The Connecticut River to the east provides the community with five miles of river frontage on New England's largest river. The Connecticut River is also the lowest point in the area.
- To the north, the Westfield River forms an eight-mile boundary.
- To the west, Agawam is separated from its neighbor Southwick by Provin Mountain which at 640 feet, is the highest point in Agawam.

## GROUNDWATER

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There has been no perceptible degradation in surface or groundwater quality. Ground and surface water resources in Agawam have been inventoried and are included in the Department of Environmental Protection's Geographic Information Systems (GIS) Maps (quadrangle 40, 46). The GIS maps also contain information on the quality of those water resources and rates them for use and availability as drinking water resources. Other than the five sites of permitted solid waste facilities there is no bar to developing the drinking water resources that have been identified.

## PONDS, LAKES, AND RIVERS

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Several small ponds, all over three acres, but totaling less than 50 acres are found in Town. These are: Silver Lake, Mawaga Pond, Leonard Pond, Robinson Park Pond, Springfield Turnverein Lake, Hathaway Pond, and the Lake in the Meadows. Several smaller bodies of surface water exist as well and are primarily used for spray and irrigation and private recreation. Several small streams including Three Mile Brook, Tarkill Brook, Still Brook, Philo Brook, Miller Brook, Worthington Brook, and Adams Brook wind through Town. A number of smaller unnamed streams and wetlands exist as well.

Agawam has approximately 532 acres of open fresh water, most of which is contained in the Westfield and Connecticut Rivers (Attachment 5). The Connecticut runs along the eastern boundary of Agawam

for a distance of five miles. The section of the Westfield River that runs along the northern boundary of Agawam is approximately eight miles long and runs from the Westfield town line to its confluence with the Connecticut River at Pynchon Point. Both of these water bodies have witnessed dramatic water quality improvement in recent years and are now designated as “Class B” waters. Under this designation they are considered to be generally safe for fishing and swimming. However, currents and boat traffic in the Connecticut and water depths in the Westfield make swimming impractical in most locations.

## PLANT COMMUNITIES AND WETLANDS

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Red maple is the dominant tree species in Agawam and comprises most of the basal area in Town woodlands (this is particularly true on poorly drained sites). Northern Red Oak, White Pine, Hemlock, Sugar Maple, and White Birch are also major species. Grey Birch, Black Oak and White Oak are present as well. Agawam forests are evenly aged and for the most part fully stocked with desirable trees.

Agawam’s rapid urbanization over the past few decades has resulted in an appreciable loss of agricultural vegetation as those lands best suited to agriculture are also best suited to development. During this period, however, pockets of natural vegetation in the Town’s wetlands and hilly areas have been less severely impacted. During the period from 1971 to 1999, Agawam saw a loss of 934.2 acres of forest land to development, or a 15.3 percent decrease. There have been a number of cutting plans submitted to the town during this period but acreage loss is primarily due to development.

The name “Agawam” means wet meadow due to the abundance of wetlands and floodplains. Agawam is located at the confluence of the Westfield and Connecticut Rivers. Agawam has a history of flooding year round. Most of flooding results from storm surges in drainage swales, runoff and brooks and streams. There is seasonal flooding along the Connecticut River, and occasionally along the Westfield River. Much of the storm related flooding is caused by poor drainage designs, soil saturation in and around certain developments, development in wetlands and along river floodplains and the floodways of brooks and streams.

The Meadows are part of an extensive floodplain area in the northeast corner of Town, near the mouth of the Westfield River. A portion of this area is in agricultural production. The agricultural fields are surrounded on three sides by ecologically significant wetland communities, harboring a wide variety of plant and animal life. The largest section of the Meadows is subject to flooding. This flooding is invaluable to the agricultural uses of the Meadows and it contributes to the overall natural diversity in the Meadows. There is excellent wildlife habitat in the Meadow’s wetlands, ponds and open fields.

As described more below, Agawam has a 135-acre Wetland Core, which is among the largest 20 percent of Wetland Cores statewide and in this ecoregion.

## NHESP BIOMAP

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The Massachusetts Department of Fish & Game, through the Division of Fisheries and Wildlife’s Natural Heritage & Endangered Species Program (NHESP), and The Nature Conservancy’s Massachusetts Program developed BioMap2 to protect the state’s biodiversity in the context of climate change. The Nature Conservancy’s assessment of large, well-connected, and intact ecosystems and landscapes across

the Commonwealth, incorporating concepts of ecosystem resilience to address anticipated climate change impacts.<sup>60</sup>

## CORE HABITATS AND CRITICAL NATURAL LANDSCAPES<sup>61</sup>

BioMap2 identifies two complementary spatial layers, Core Habitat and Critical Natural Landscape. Core Habitat identifies key areas that are critical for the long-term persistence of rare species and other Species of Conservation Concern, as well as a wide diversity of natural communities and intact ecosystems across the Commonwealth. Protection of Core Habitats will contribute to the conservation of specific elements of biodiversity.

Agawam contains eight Core Habitats totaling 4,521 acres, 19.2 percent of which are protected. These include two Aquatic Cores, one Wetland Core and five Priority Natural Community Cores. Wetland Cores are the least disturbed wetlands in the state within undeveloped landscapes - those with intact buffers and little fragmentation or other stressors associated with development.

These wetlands are most likely to support critical wetland functions (i.e., natural hydrologic conditions, diverse plant and animal habitats, etc.) and are most likely to maintain these functions into the future. Agawam's 135-acre Wetland Core is located in the southwestern section of the town and is among the largest 20 percent of Wetland Cores statewide and in this ecoregion.

The Town also contains four Critical Natural Landscapes including one Landscape Block, two Wetland Core Buffers and one Aquatic Core Buffer. Critical Natural Landscapes total 4,479 acres, 10.3 percent of which are currently protected. The majority of these critical areas lie along Agawam's two major riverways, the Connecticut and the Westfield. The remainder are along the southern border of the Town.

## RARE AND ENDANGERED SPECIES<sup>62</sup>

The Natural Heritage and Endangered Species Program in its 2004 BioMap and Living Waters - Guiding Land Conservation for Biodiversity in Massachusetts identifies a number of Threatened and Endangered plant species including: Grey's Sedge, Green Dragon, Many-Fruited False-Loosestrife, Narrow-Leaved Spring Beauty, Swamp Dock and Winged-Monkey Flower.

The largest concentration of these species are found along the Connecticut River in what the report calls the largest and highest-quality patch of floodplain forest known in Massachusetts. Most of the undeveloped habitat is located in Longmeadow in the Fannie Stebbins Memorial Wildlife Refuge.

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<sup>60</sup> Commonwealth of Massachusetts, Department of Fish and Game. *BioMap2, Agawam*. 2012.

<sup>61</sup> Ibid.

<sup>62</sup> Commonwealth of Massachusetts, Department of Fish and Game. *BioMap2, Agawam*. 2012.

Protected habitat for a variety of vertebrates and invertebrates are found along the Connecticut River, the forested wetlands and wet meadows of Still and Great Brooks and the Westfield River. Eastern Box Turtle, Four-toed Salamander, Jefferson Salamander, Spotted Turtle, Wood Turtle, Bald Eagle, Common Moorhen, Riverine Clubtail, Creeper Triangle Floater, Yellow Lampmussel, Burbot and Shortnose Sturgeon are thought to be found in Agawam. By informing the communities of their site-specific biodiversity information, the Natural Heritage & Endangered Species Program seeks to ensure that the full variety of species and natural communities that comprise our native flora and fauna will persist for generations to come.

## SCENIC VIEWS

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As one travels along River Road one has a view of the Connecticut River. The view of the Connecticut River has been enhanced by the development of the Connecticut River Walk and Bikeway. The Riverwalk provides three (3) scenic overlooks with benches for viewing the river and its associated wildlife. Robinson State Park encompasses most of the Westfield River frontage which also marks the Town's northern-most boundary.

Provin Mountain with an elevation of 640 feet and Liswell Hill with an elevation of 360 feet provide spectacular views of the City of Springfield, the Connecticut River and the picturesque valleys and farmland. The views from Liswell Hill have been preserved by the acquisition of the Agawam Municipal Golf Course which sits atop this hill.

## HAZARDOUS WASTE SITES

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Agawam has an industrial park and small business centers, and is home to many commercial activities that may use and consume hazardous materials including dry cleaners use.

According to the MA Department of Environmental Protection,<sup>63</sup> there have been 167 reportable releases in Agawam between 1986 and 2015.

The majority of these reported releases were for oil. The status of the Response Action Outcome (RAO)<sup>64</sup> is as follows:

- 126 sites have a permanent solution (RAO Class A1 or A2)
- 12 sites have no significant risk (RAO Class B1 or B2)
- Eight sites have a permanent solution with no conditions (RAO Class PN)
- Three sites have a temporary cleanup that must be evaluated every five years (RAO Class C1)
  - 278-384 Walnut Street Extension
  - 270 Main Street, Kidder Stacy
  - 833 Main Street, St. John the Evangelist Parish
- 17 sites have no RAO Class, including 350 Walnut Street – Standard Uniform Services (a.k.a. Games and Lanes) – see below for further detail

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<sup>63</sup> [http://public.dep.state.ma.us/SearchableSites2/Search\\_Results.aspx](http://public.dep.state.ma.us/SearchableSites2/Search_Results.aspx)

<sup>64</sup> RAO is a site/release where a permanent or temporary solution statement is submitted. This statement asserts that response actions were sufficient to achieve a level of no significant risk or at least ensure that all substantial hazards were eliminated.



- One site, the Western Mass Electric Company on Springfield Street was the site of a lead-battery acid disposal in 1977, has RAO Class NC (unknown definition)

In addition, the former Games and Lanes Site at 346-350 Walnut Street Extension, which has been vacant since 2001, when the facility was damaged by fire, has significant environmental contamination.

To help further redevelopment goals for the Walnut Street Extension area, the Town of Agawam has been working closely with the property's owner for several years. The Town commissioned a Phase II Comprehensive Site Assessment and Phase III Remedial Action Plan for the site which was completed in March of 2014. Since then, the Town has continued conversations with prospective buyers and redevelopers of the site, and has worked with the Pioneer Valley Planning Commission and Mass DEP to facilitate brownfields remediation. According to DEP's online reportable release database, the site has completed a Phase IV cleanup, indicating long-term treatment processes have been implemented and are monitored to track cleanup progress.

There are no known hazardous waste dumps in the National Priorities List (SUPERFUND).<sup>65</sup>

## CULTURAL AND HISTORICAL RESOURCES

Today, of over 9,000 dwellings in Agawam, several hundred are considered historically significant and reflect the Town's rich historic past. There have been two inventories undertaken of historic structures throughout the town, one in 1985 and another in 2002. These inventories identified over 380 historical residential, commercial and industrial structures.

The Thomas Smith House is located near the base of Provin Mountain in Feeding Hills and is the oldest house in Agawam. Built in 1757, it has never been updated with modern conveniences like plumbing. The house has been preserved in its near original state through the efforts of the Agawam Historical Association which owns the house and funding from the Agawam Community Preservation Committee and the Historical Association members. It opened as a museum in 2010.

Agawam also has several homes within the Agawam Center National Register Historic District representing styles of the 18<sup>th</sup>, 19<sup>th</sup>, and 20<sup>th</sup> centuries including but not limited to Georgian, Federal, Greek Revival, Gothic Revival, Italianate, Queen Anne, Tudor Revival and Colonial Revival. These historic styles and structures add integrity and beauty to the Town and historic and cultural significance.

The Town has no designated local historic districts per MGL c.40C, but has many unprotected historic resources.

## HISTORIC RESOURCES<sup>66</sup>

The Agawam Center National Register Historic District, which encompasses the areas from 24 to 196 Elm Street and 551 to 1008 Main Street, is the only district listed on the National Register of Historic Places. This district is located south of Route 57.

<sup>65</sup> *Open Space and Recreation Plan*, 25.

<sup>66</sup> Mass Cultural Resources Information System. MACRIS. <http://mhc-macris.net/>

Agawam Center is an 18th century linear village organized along an early Colonial Period road connecting Springfield to Connecticut. It was also the civic and industrial center of Agawam as early as c. 1800 including the Agawam Woolen Mill which operated until 1930. The district includes many impressive Federal and Greek Revival properties, two of which are attributed to Asher Benjamin. The district also includes many late 19th and early 20th century properties.<sup>67</sup>

In addition, the Massachusetts Historical Commission has determined that North Agawam may be eligible for National Register Listing and indicated that more information is needed per a review in April 2005:

North Agawam provides the greatest concentration of Italianate and Queen Anne buildings, including worker's cottages, multi-family housing, and large single family homes, all on relatively small lots . . . North Agawam is a collection of mid 19th century to early 20th century worker housing associated with mills along the Westfield River that are no longer extant. The houses vary in style from Greek Revival to Italianate to Queen Anne and Colonial Revival triple-deckers. Most if not all have had siding, window alterations or additions, but the area still reads as a working class neighborhood. There are at least two religious properties within the neighborhood as well.<sup>68</sup>

There are four properties in Agawam that are individually-listed on National Register and are about 114 properties listed as part of a National Register district. One historic property that is individually listed on the National Register is the Captain Charles Leonard House on Main Street, a Federal style mansion build in 1805 that is currently used as a community house. The Thomas and Esther Smith House on North West Street built in c.1757, the c.1880 School Street Barn, and the Purchase-Ferre House at 1289 Main Street, built in 1764, are also individually listed on the National Register.

Another examples of an historic property includes the Firehouse Museum, a former firehouse from 1918, is located on Elm Street, which was transformed into a museum hosting objects that reflect the heritage and history of Agawam.

There are 81 properties listed on the State Register of Historic Places (this includes all the properties listed on the National Register).

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<sup>67</sup> Massachusetts Historical Commission. *Form A – Area: AGA.B Agawam Center Historic District*.

<sup>68</sup> Massachusetts Historical Commission. *Form A – Area: AGA.D North Agawam*.

## SENSITIVE ARCHAEOLOGICAL AREAS<sup>69</sup>

There are twelve archaeologically significant areas in Agawam. Of these, two are also listed on the State and National Registers of Historic Places: Agawam Center Historic District and the School Street Barn. Seven of these sites contain structures and the remainder are areas.

Three of the archaeologically significant areas are within Robinson State Park:

- CCC Camp Site
- Provin Mountain Area
- Trestle Area

## INFRASTRUCTURE CAPACITY

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This section reviews the Town's infrastructure capacity including drinking water, wastewater, solid waste disposal, transportation, and schools. This section is based on information and direct excerpts from the **2014 OSRP** unless otherwise noted.

### DRINKING WATER

Agawam's total annual water consumption in 2012 was approximately 1.42 billion gallons. The water is supplied by the Agawam Water Department, which purchases water from the Springfield Water and Sewer Commission (SWSC) and primarily comes from the Cobble Mountain Reservoir. Old and deteriorating distribution mains occasionally cause discoloration of the water. This has been remedied in the past by flushing out the water lines or replacing them with new cement lined ductile iron water mains. The City of Springfield is presently replacing the large water main from Provin Mountain to the Connecticut River. Agawam is also replacing the water main on North Westfield Street.

All water purchased from the SWSC is treated by coagulation, filtration, and chlorination prior to delivery. There are no contract limitations on the amount of water Agawam may draw from the SWSC. SWSC withdrawal from the reservoir is permitted by the Department of Environmental Protection, Division of Water Supply.

### WASTEWATER

Much of the existing sanitary sewer system in the Town of Agawam was constructed many years ago and has been extended from time to time as the demand arose. Beginning in the early 1970's the Town took advantage of available state and federal grants to expand its sanitary sewer system to a point where the Town is 88 percent sewered.

The existing system can generally be described as consisting of two sections: the flow from the low easterly section of Town along the Connecticut River which is pumped to the treatment plant and the flow from the higher plateau west of Main Street which is collected by gravity mains to strategic points where it enters systems located in Walnut Street and School Street, and then pumped to the treatment plant.

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<sup>69</sup> Mass Cultural Resources Information System. MACRIS. <http://mhc-macris.net/>

The sewage treatment plant is owned by the SWSC and is located on Bondi's Island in the extreme northeast section of Agawam where the sewage receives primary and secondary treatment and the effluent is discharged in the Connecticut River. The Town of Agawam pays its share of the operation and maintenance costs of the sewage treatment plant based on the volume and strength of the sewage received from Agawam. The SWSC runs an Industrial Pretreatment Program which monitors sewage discharged by businesses and industries in the Town of Agawam.

The Town of Agawam has recently started to expand the sanitary sewer system into the Southwestern most section of town. Sanitary sewer mains were laid, as part of Phase I, from the overpass at Rt. 57 and Shoemaker Lane along Rt. 57 and down South Westfield Street to approximately the old County Training School, being completed in 2010.

Proposed future phases of sewer expansion into the southwestern part of town, which would provide a relief to properties with failing septic systems and also allow further development of the area, have not been funded. Development has been difficult to date because the in-situ soils are not very favorable to onsite sewage disposal systems (septic systems).

## SOLID WASTE DISPOSAL

While there are two permitted solid waste facilities in Agawam, there are no active private landfills. The City of Springfield owns and operates a permitted landfill on Bondi's Island. In conjunction with state and federal regulation of that facility, the Agawam Conservation Commission has limited jurisdiction over the operation and design of that facility as it lies in the floodplain of the Connecticut River. The southerly side of the landfill is separated from the Westfield River by a flood control structure. The Springfield landfill only accepts fly and bottom ash from a trash-to-energy facility and processed sludge from the Springfield Wastewater Treatment Facility, both of which are also located on Bondi's Island.

The trash incinerator accepts solid waste on a contractual basis from many communities in Hampden, Hampshire, and Franklin Counties, and it is the disposal site of all solid waste formerly going to the Springfield Municipal Landfill. Coupled with state mandated recycling, the operation of the trash incinerator has extended the life of the municipal landfill. Each of these facilities is permitted and regulated by the Commonwealth of Massachusetts and the United States Environmental Protection Agency. Other than the many abandoned "farm dumps" scattered throughout Agawam, the only closed commercial landfill is located at the former Mushy's Recreation Center now used as a solar farm.

As a result of the conclusion reached in the Commonwealth of Massachusetts Solid Waste Master Plan Update (1994), that there is excess landfill capacity throughout the state, and due to the lack of available suitable local sites, it is highly unlikely that there will be any new landfills in Agawam in the foreseeable future.

# TRANSPORTATION

While public transit options exist in the region, as described below, Agawam is primarily an auto-dependent community.

Bus service in the region, due to limited frequency and routes, is often not a viable transportation alternative to the private automobile. In addition, Agawam streetscapes are primarily designed to encourage automobile reliance with limited walkability and prevalence of strip commercial development with large parking lots in front of stores. The community is largely lacking a well-connected pedestrian system of sidewalks and crosswalks so that almost all errands require a car. As such, the community's walkability score is a low 21 indicating a car-dependent community.<sup>70</sup> In 13 out of 15 metro areas, higher Walk Scores are directly linked to higher home values.<sup>71</sup> Recently, to work toward more diverse transportation options, Agawam has made progress in providing bicycle amenities including a bike trail, as described further below.

## Public Transit

### PVTA Bus

The Pioneer Valley Transit Authority (PVTA) is the largest regional transit authority in Massachusetts with 186 buses, 132 vans and 24 participating member communities. The Pioneer Valley Transit Authority was created by Massachusetts General Laws Chapter 161B in 1974 as a funding source and to provide oversight and coordination of public transportation within the Pioneer Valley region.

Agawam is served by two bus lines: Red 14 and Red 14E. Red 14 provides service to Springfield Bus Terminal and has four regular stops in Agawam and one additional stop with more limited trips (Pheasant Hill Apartments). The four regular Agawam stops on the Red 14 line are Century Center on Rt. 147, Big E on Rt. 147, CVS on Rt. 147, and the Super Stop and Shop at Feeding Hills on Rt. 57. The bus frequency is about 1-2 hours between 6:30am and 7:08pm on weekdays.

Red 14E also provides service to Springfield Bus Terminal and has 2 stops in Agawam: Heritage Nursing Home on Rt. 159 and Agawam Industrial Park on Bowles Road. The service includes one trip weekday mornings between 6:35 and 7:25am and three trips in the afternoon to early evening on weekdays between 1:30pm and 7:25pm.

The **Regional Transportation Plan** includes analysis for two of the bus routes on the Blue (B43) and Green (G1) routes and recommends a full system analysis as part a future Congestion Management Assessment.<sup>72</sup>

### PVTA Paratransit Service

Paratransit is demand response door-to-door van service that is scheduled by the rider. PVTA's fleet consists of 145 vans. These vans are equipped with wheelchair lifts and other special equipment to insure the safety of disabled riders. As the average age of the region's residents continues to rise, the need and demand for paratransit services will increase substantially. There are two types of service: American with Disabilities Act (ADA) service and Senior Dial-A-Ride service.

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<sup>70</sup> Walk Score range from 1-100, with 100 being the most walkable. [www.walkscore.com](http://www.walkscore.com)

<sup>71</sup> CEOs for Cities. *Walking the Walk: How Walkability Raises Home Values in U.S. Cities*. August 2009.

<sup>72</sup> Pioneer Valley Planning Commission, *Regional Transportation Plan*, (2016), 248.

ADA Service: ADA paratransit service is available only within three-quarters of a mile of a fixed bus route, and the trip must start and be completed during the same hours that the nearest regular bus route operates. The fare is \$2.50, \$3.00, or \$3.50 per ride, depending on pickup and drop off locations.

Senior Dial-A-Ride Service: PVTa also provides van service to people age 60 and over in its 24 member communities. This service is operated on a space - available basis Monday through Friday from 8:00 AM to 4:30 PM. Fares are \$2.50, \$3.00 and \$3.50 per ride depending on the pickup and drop off locations. Tickets are available from local senior centers and the PVTa Information Center in \$0.50 or \$2.50 denominations and discounts are often available

### **Local Senior Center/Council on Aging Service**

Councils on Aging (COAs) and Senior Centers in the PVTa service area also provide transportation to their senior residents. Agawam has one car with hours of service between 8:00AM and 12:00PM Tuesday-Friday.

### **Commercial Bus Carriers**

Pioneer Valley has three intercity commercial bus carriers: Peter Pan Bus Lines, Greyhound Lines, and Megabus. Peter Pan and Greyhound lines provide service from Springfield to major destinations including Boston and New York City and regional destinations. Mega bus provides service from the Hampshire Mall to Hartford and New York City.

### **Passenger Rail<sup>73</sup>**

The Springfield Union Station is currently served by I I trains daily providing extensive service in the northeastern U.S. and connections nationwide. Passenger Rail service is provided on both East-West routes and North-South Routes through the region. Work is currently underway to restore the main terminal building of the station and to move the PVTa bus station as well as the Peter Pan buses to a single intermodal facility at Union Station.

The Massachusetts State Legislature recently identified expansion of passenger rail in the Pioneer Valley region as a priority and secured \$30 million in the Transportation Bond Bill to support this effort. It is envisioned that these funds will be used to rehabilitate surplus MBTA equipment that will then be used to operate service between Greenfield and Springfield. This new service would not begin before 2016.

## **Roadways**

Agawam is served and accessed by a variety of roads ranging from high volume expressways to quiet local streets. Key transportation routes include: Interstate Route 91 and 391 and U.S. Route 5 running north-south and the Massachusetts Turnpike (Interstate 90) and 291 and State Route 20 running east-west.

Agawam's direct access to the City of Springfield is by way of Route 57, a limited access four-lane divided highway. Route 57 provides direct access to the SMSA from all sections of the community. In 1991, work to extend the freeway to Route 187 began, with the new section opening in 1995. A further extension to Southwick has been proposed, but it was put on hold in 2005. Route 57 currently terminates in Agawam at the intersection with Route 187.

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<sup>73</sup> *Regional Transportation Plan*, 129.

According to the 2016 **Regional Transportation Plan**, Agawam has one severely congested roadway corridor at Route 75 from Long Brook Estates to Colony Road and one corridor with serious congestion beginning on Route 159 (Main Street) from the Connecticut Stateline traveling northbound on Route 159 to Springfield Street.<sup>74</sup> In addition, the **Regional Transportation Plan** identifies a congestion bottleneck in Agawam and West Springfield on Memorial Avenue at River Street to Suffield Street at Main/Springfield Street including Walnut Street.<sup>75</sup>

Transportation Improvement Projects planned in Agawam that may improve congestion include the following:

- Reconstruction on Route 5 connector to Route 57 – proposed funding year 2016 for \$11,670,939.
- Reconstruction of Route 187 from 425 ft. south of S. Westfield Street to Route 57 (0.3 Miles) – proposed funding year 2017 for \$1,558,000.
- Reconstruction of Route 187 from Southwick/Springfield Street to Allison Lane (1.29 miles) – proposed funding year 2017 for \$5,562,610.
- Route 187/57 intersection improvements – proposed funding year 2017 for \$1,500,000.
- Route 187 reconstruction from Allison Lane to Westfield City Line (1.69 miles) – proposed funding year 2018 for \$7,589,668.

In addition, MassDOT will be reconstructing the northern part of Walnut Street Extension as part of intersection improvements at the Memorial Ave/Route 147 Bridge between Agawam and West Springfield. The bridge and intersection improvements are aimed at improving vehicular traffic flow and to accommodate pedestrians and bicyclists.

## Bikeways

Agawam began a program to construct bicycle and pedestrian related facilities in the 1990's. In 2004, the Connecticut Riverwalk and Bikeway was opened. It consists of a 1.7 mile off-road multi-use trail. Phase II of this project, the Riverwalk Loop (also known as the Agawam Connector Loop Bikeway), which includes both on and off road bike paths, commenced construction during the summer of 2014. This phase will connect to the Riverwalk to consist of a five-mile bicycle-friendly loop. Phase I and II of the School Street Park also contain bicycle and pedestrian facilities. The 2014 **Five Year Action Plan** contains a recommendation for a Town-wide Pedestrian and Bicycle Compatibility Study to be conducted in 2015-2016.

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<sup>74</sup> *Regional Transportation Plan*, 240-241.

<sup>75</sup> *Regional Transportation Plan*, 252.



## SCHOOLS<sup>76</sup>

The Town of Agawam's public schools consist of an early childhood center for pre-kindergarten, five elementary schools, two middle schools (one grades 5-6 and one junior high grades 7-8), and a high school. The district provides full-day kindergarten at no additional cost. The district had 3,939 students enrolled in the 2015-16 school year (note: School District records indicate total enrollment of 3,966 students as of December 1, 2015).

- Agawam Early Childhood Center – pre-k, 168 students
- Agawam High – grades 9-12, 1,249 students
- Agawam Junior High – grades 7-8, 601 students
- Benjamin J. Phelps – grades K-4, 364 students
- Clifford M. Granger – grades K-4, 292 students
- James Clark School – grades K-4, 319 students
- Roberta G. Doering School – grades 5-6, 577 students
- Robinson Park – K-4, 369 students

## Enrollment

Total enrollment has declined: Between 2011 and 2016, total student enrollment decreased about 7 percent from 4,230 to 3,939 students – a loss of 291 students in total in this 5-year period.

## Special Needs

The district does not appear to have disproportionate over-representation of special needs populations. Approximately 16.3 of the student population has disabilities, compared with 17.2 percent statewide. There is an estimated 4.4 percent English Language Learner population, compared with 9 percent statewide. About 25.2 percent of the student population are economically disadvantaged, compared with 27.4 percent statewide.

## Projections & Capacity

Pioneer Valley Planning Commissions population projections indicate that Agawam's population under age 9 years will decline 19 percent and the population age 10-19 years will decline 23 percent between 2010 and 2030 – a loss of over 1,100 people age 0-19 years.

Therefore, according to these projections, it is anticipated that Agawam's student population will continue to decline, which is likely to lead to excess capacity.

Agawam School District's priorities for 2015-2016 include conducting a feasibility study and to secure funding for a new early childhood center. In addition, citizens have expressed some concerns over the condition and age of school facilities, such as the high school, which is said to be the largest one-story school in the state.

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<sup>76</sup> Massachusetts Department of Elementary and Secondary Education, *School/District Profiles: Agawam (00050000)*, accessed 1/21/16.

# REGULATORY BARRIERS

This section describes land use and environmental regulations that impact residential development including the local zoning code and state and local wetlands regulations.

## ZONING

### Districts Permitting Residential Use

#### ZONING DISTRICTS

District	Single-family	Two-family	Multi-unit Building (3+ Units)	Minimum Lot Size	Height	Comments
Residence A-1	By-Right	No	No	17,000 s.f.	2.5 stories 35 feet	
Residence A-2	By-Right	Conditional*	No	15,000 s.f.	2.5 stories 35 feet	Two-families only allowed as conditional use to convert pre-existing single-family house
Residence A-3	No	By-right	Site Plan Approval	87,120 s.f.	2 stories	2-8-unit apartment house allowed by right. Density maximum 8 units/acre. Appears that multiple 8-unit maximum buildings are allowed on a site, dependent of lot size.
Residence A-4	No	No	Site Plan Approval	304,920 s.f.	2 stories	Only permitted for Housing Authority development for elderly housing. Does not indicate disabled or family housing allowed. Maximum of 16 units per acre; No more than 12 units per building.
Residence B	By-Right	By-right	By-right	12,000 s.f.	2.5 stories 35 feet	By-right multi-unit of up to four units on minimum of 43,560 s.f. lot
Agricultural	By-Right	Conditional*	No	20,000 s.f.	2.5 stories 35 feet	
Business A	By-Right	By-Right	Site Plan Approval	NA	2.5 stories 35 feet	Allows any use permitted in residence districts and the Agricultural district. Maximum four-unit building on minimum of 43,560 s.f. lot.
Business B	No	No	No	NA	NA	No new building or other structure shall be erected for residential purposes unless the land is part of a pre-approved subdivision plan or building lots recorded prior to enactment of this section.
Mixed Use Business C**	By-Right (attached)*** Site Plan Approval	By-right*** Site Plan Approval	Site Plan Approval	0	3 stories 45 feet (density bonus up to 4 stories)	In addition to height bonus for developments that include at least 10 percent of units as affordable housing, the ordinance allows increase in lot coverage to 95 percent (without bonus lot coverage is a maximum of 75 percent).

Source: *Town of Agawam: Zoning Chapter 180*, April 2013

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\*Per Article III Section 180-23, the Board of Appeals may authorize a "variation in the use of a one-family dwelling existing at the time of adoption of this article so that such dwelling may be altered and improved and facilities added for a second housekeeping unit." This authorization requires written consent by at least three abutters.

\*\* The Mixed Use Business C district permits residential use of no more than 75 percent of the total square footage in a development. All by-right uses are subject to site plan review.

\*\*\*Detached single family dwellings are not permitted in the Mixed Use Business C district, however attached single families (a.k.a. townhouses) are permitted by right if part of a mixed-use development. It is presumed that two-family dwellings are permitted in a mixed-use development, however the ordinance uses the term "multi-family," which does not appear to be defined by either the Zoning Code nor the mixed-use ordinance. The Zoning Code defines "Apartment House" as a building or structure designed to be occupied by 2-8 families, therefore this matrix indicates that a two-family would be allowed by-right as part of a mixed-use development in the Mixed Use Business C district.

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### Multi-Unit Residential Use

Multi-unit residential buildings are allowed by right in only one district without site plan review: Residence B. Multi-unit buildings are also allowed by right with site plan approval from the Planning Board in four districts: Residence A-3, A-4, Business A, and Mixed Use Business C. No districts require a special permit for development of multi-unit buildings.

Based on GIS analysis, the Residence A-4 district has no vacant parcels with at least seven-acres, the minimum required in this district for multi-unit development. Also note that the Residence A-4 district is restricted to Housing Authority development only for elderly housing.

In addition, the Residence B district have no vacant parcels with at least one-acre, the minimum required for multi-unit development.

The Residence A-3 district appears to have only one parcel that is over the minimum two-acre requirement for multi-unit buildings. This district allows development density of up to eight units per acre.

The Business A district, which allows development of maximum four-unit building (with site plan approval) on a lot with a minimum of one-acre. There appears to be 9 lots in this district that have the required minimum one-acre lot size – together these lots are roughly 28 acres. There are also three lots with about 55 acres in this district total that are designated as undevelopable per the Town Assessor's records.

The greatest opportunity for new multi-unit development appears to be within the Business A district for multi-unit buildings of up to only four units and the Mixed Use Business C district

### Height

All zoning districts that permit multi-unit buildings limit the height to two or two-and-a-half stories with the exception of Mixed Use Business C district, which allows up to three stories. Note also as an incentive to develop affordable housing, the Mixed Use Business C district allows a height bonus of up to four stories for developments where at least 10 percent of units are affordable.

### Parking Requirements

Parking requirements vary from a maximum requirement, as follows:

Zoning District	Residential Parking Requirements
Residence A-1	maximum five vehicles per lot
Residence A-2	none
Residence A-3	minimum two spaces per unit
Residence A-4	minimum one space per unit

Residence B	maximum one vehicle per 2,500 square feet of lot area but no more than three vehicles
Agricultural	Maximum one vehicle per 5,000 square feet of lot area but not more than five vehicles
Business A	none
Business B	none
Mixed Use Business C	none

### Accessory Apartments

It appears that accessory apartments, although not identified by that name, are permitted in districts where two-families are permitted (R-A3, R-B, and B-A) and where single family conversions are conditionally permitted (R-A2 and Agricultural). However, there is no definition of the term “accessory apartment” nor use of the phrase or similar phrases (e.g., guest apartments, in-law apartments, family apartments, or secondary units) in the ordinance.

### Open Space Residential Development

In addition to purchasing farmland and undeveloped land, the Town adopted an Open Space Residential Development (OSRD) Ordinance in 2006 to encourage the clustering of residential homes. It is allowed by right in three (3) residential districts, however requires one-acre minimum lot size. Only one (1) residential subdivision has been approved in the since 2009.<sup>77</sup>

There are no provisions to encourage construction of affordable housing within an OSRD.

### Age-Restricted Housing

The Zoning Code allows age-restricted housing for households with occupants over age 55 years in Residence District A-5. There is an occupancy limit of three residents per dwelling unit and any children of the occupants must be at least 18 years of age or older. The provisions limit development to single and two-family detached dwellings with a two-story height limit. The parcel must have a minimum land area of ten acres. The provisions specify a maximum density of four units per acre.

There are no provisions to encourage construction of affordable housing within an age-restricted housing development.

### Historic Preservation Overlay District

The Historic Preservation Overlay District (HPOD) is applied to historic structures in all zoning districts and allows for the conversion of historic structures to encourage reuse and renovation and “to promote diversified housing opportunities.” For a property to qualify as an historic structure, it must be included in the “Agawam Inventory of Historic Structures” or be listed on or eligible for the National Register of Historic Places. Such properties may be converted for residential uses and bed and breakfast homes. The properties would not be subject to minimum lot area, setbacks, or building height (except for additions). Original building area may not increase by more than 10 percent of gross floor area. The Agawam City Council is designated as the special permit granting authority for the purposes of these

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<sup>77</sup> OSRP, 76.

provisions – a special permit would be triggered if the use exceeds those allowed in the underlying district.

### **Renting of Rooms**

Renting of rooms is allowed in Residence A-2 district for up to four residents in a dwelling.

### **Rest Homes or Convalescent Homes**

Rest homes or convalescent homes are permitted in Agricultural districts with minimum of 10 acres. The provisions exclude rest homes for contagious diseases, care of drug or liquor patients, correctional purposes, or care of the insane or feebleminded.

### **Floodplain Zone**

The Town of Agawam has adopted the Federal Emergency Management Agency's (FEMA) updated Flood Insurance Rate Maps (FIRM) effective July 16, 2013. These maps were approved by the City Council on June 17, 2013 as part of the Town of Agawam's ordinance which amended Chapter 180 of the Town of Agawam Zoning Bylaws entitled "Article XII Floodplain Zone." Dwellings existing prior to adoption of the floodplain zone are permitted however substantial improvements require a special permit. The district prohibits installation of septic tanks, leaching fields, and on-site waste disposal systems. In addition, the district prohibits any development of any building, other than minor buildings incidental to permitted flood control, recreation, or agricultural uses.

## **Past Zoning Reform Efforts**

The Town has conducted or commissioned four plans/studies between 1999 and 2015 that include recommendations for zoning amendments, summarized below.

### **1999 Zoning Re-Codification Review**

This report was prepared by land use attorney Mark Bobrowski. The report recommended amendments provided model zoning language to address inconsistencies and illegalities. The key recommendation related to residential development was to develop an accessory apartment ordinance. This recommendation was not implemented.

### **2004 Community Development Plan**

This plan, prepared by McGregor and Associates, was funded pursuant to Executive Order 418 to help the community plan to meet its housing, economic development, open space, and transportation needs. Key recommendations related to residential development:

- Adopt Inclusionary Zoning. This recommendation has not been implemented yet.
- Adoption of an accessory apartment ordinance. This recommendation has not been implemented yet.
- Zoning for mixed-use higher density housing in village centers. This recommendation was partially implemented with the adoption of Mixed Use Business C District in 2015 for the Walnut Street Extension area.

### **2010 Economic Development Plan**

This plan was prepared by Pioneer Valley Planning Commission with funding by the MA Executive Office of Housing and Economic Development, Chapter 43D Technical Assistance Program. The purpose of the plan was to identify specific parcels that would be appropriate for commercial and industrial development, and determine what zoning amendments and/or infrastructure investments would be needed to create more feasible future development sites. Five priority sites were identified in

the plan. Zoning amendments the town would need to consider included mixed use development regulations, which were adopted as a result for the Walnut Street Extension area.

### 2011 Comprehensive Zoning Review

This report was prepared by Pioneer Valley Planning Commission. The purpose of the report was to comprehensively review Agawam's zoning provisions and to recommend zoning amendments, with priority given to those provisions in violation of state or federal laws and for consistency with **Valley Vision, Regional Land Use Plan** and pending Zoning Reform legislation. Key recommendations to related to residential development:

- Revise definition of family to comply with Fair Housing laws. The Town completed this amendment.
- Revise definitions of apartment house, dwelling, lodging house, and single-family dwelling. The Town completed these amendments.
- Verify with land use attorney on whether current zoning map has elements of "spot zoning."
- Amend parking standards to adopt "smart parking" techniques such as minimum and maximum parking standards, shared parking, bicycle parking, and incorporating on-street parking. This recommendation has not been implemented yet.
- Amend Open Space Residential Development(OSRD) ordinance. The current ordinance requires minimum of one-acre lot size whereas underlying zoning districts permit minimum lot size of 15,000 and 17,000 square feet. The one-acre lot size requirement is inconsistent with the purpose of the OSRD and should be amended. This recommendation has not been implemented yet.
- Adopt an accessory apartment bylaw with expanded development standards, and consider allowing this type of development in additional zoning districts. This recommendation has not been implemented yet.
- Adopt mixed use village center zoning. This recommendation was implemented with the adoption of Mixed Use Business C District in 2015 for the Walnut Street Extension area.
- Determine if the town can accommodate the number of new housing units based on the Target Number detailed in the proposed Chapter 40U of the Zoning Reform legislation. This recommendation has not been implemented yet.

# RESIDENTIAL PERMITTING FEES & REVIEW PROCESS

## BUILDING PERMIT FEES

Municipality	Fee	Unit	2,520 s.f. single-family (estimated construction cost \$295K )	12-unit, 15,000 s.f. (estimated construction cost \$3M)	Fee per Unit for 12 unit property (author's calculation)
Agawam	\$400	Single & Two-family	\$400		
	\$0.30	square foot		\$4,500.00	\$375.00
East Longmeadow	\$0.50	square foot	\$1,260.00	\$7,500.00	\$625.00
Southwick	\$0.40	square foot	\$1,008.00	\$6,000.00	\$500.00
Springfield	\$250+\$8 per	1000 construction cost	\$2,610.00		
	\$100+\$12 per	1000 construction cost		\$36,100.00	\$3,008.33
West Springfield	\$0.35	square foot	\$882.00	\$5,250.00	\$437.50
Sources: <i>Our Fee Schedule</i> :Town of Agawam Permit Fees; East Longmeadow, <i>Residential Permit Fees</i> ; Town of Southwick, <i>Building Permit Fee Schedule</i> ; City of Springfield, <i>Building Department Inspectional Services Permit Fee Schedule</i> , effective July 16, 2012; Town of Westfield, <i>Residential Fees</i> , effective June 18, 2009; Town of West Springfield, <i>Permit Fees, Building, Electrical, Plumbing and Gas</i> , effective May 30, 2006; Town of Springfield, <i>Assessor's Online Database</i> , accessed 1/22/16; Construction Costs per Unit: <a href="http://www.fixr.com">www.fixr.com</a> , accessed 1/22/16.					

Agawam's building permit fees for single-family and multi-unit construction are lower than permits in surrounding towns including East Longmeadow, Southwick, Springfield, and West Springfield. Agawam's building permit fees are \$400 for single and two-family dwellings and \$0.30 per square foot for multi-unit buildings. Surrounding communities' fees for single-family dwellings range between \$882 and \$2,610. Based on the multi-unit case study, detailed in the matrix above, surrounding communities' building permit fees would range roughly \$437 to over \$3,000 per unit for a 15,000 s.f. multi-unit building with rough estimated construction cost of \$3M.

## Site Plan Review

- Residence A-3 requires Planning Board approval of site plan for apartment house.
- Residence A-4 requires Planning Board approval of site plan for Housing Authority elderly housing.

## Special Permit Review Process & Criteria

It appears that no special permits are required to develop residential uses including for multi-unit buildings in Agawam.



## WETLAND REGULATIONS

### State Laws

Agawam's wetlands are protected through Massachusetts General Laws (MGL) c.131 s.40, the Wetlands Protection Act, and MGL c.258, the Rivers Protection Act. Agawam has not adopted any local wetlands protection ordinance.

The Wetlands Protection Act regulates many types of work in resource areas, including vegetation removal, regrading, and construction of houses, additions, decks, driveways, and commercial or industrial buildings in a wetland and in the buffer zone (within 100 feet of a wetland).

The Rivers Protection Act, which is a 1996 amendment to the Wetland Protection Act, provides protection to rivers by regulating activities within 200 feet of the mean annual high water line on each side of a river.

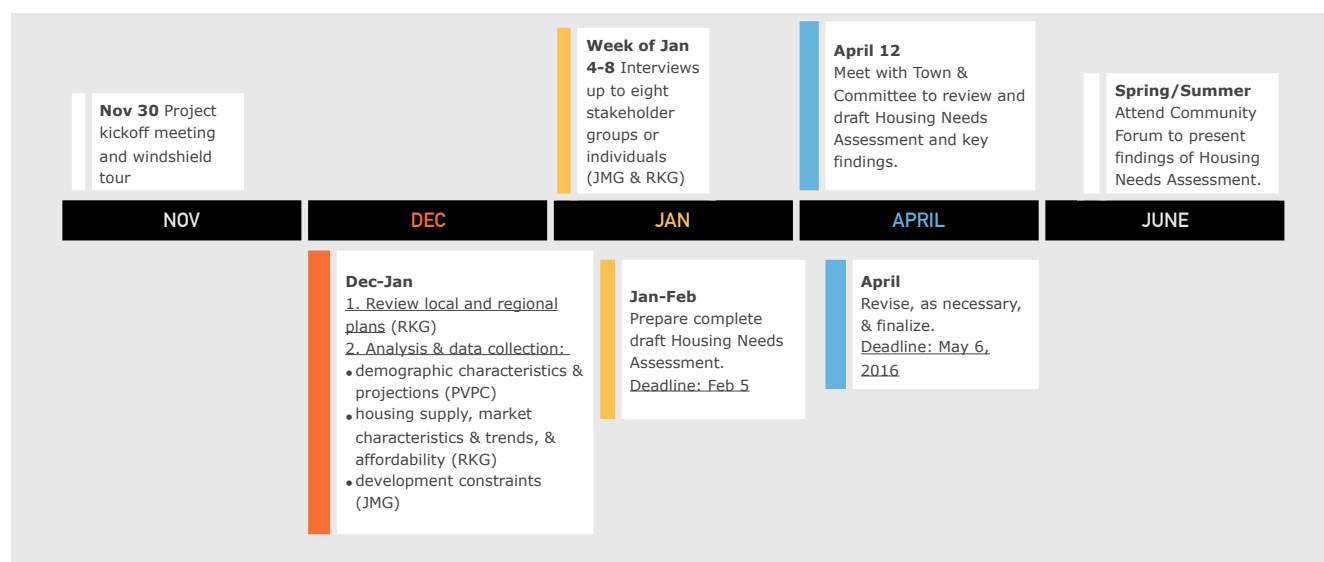
### Wetlands

**Inland wetlands** are areas where water is at or just below the surface of the ground. Although these wetlands can appear dry during some seasons, they support certain plants and soils. Inland wetlands include marshes, wet meadows, bogs, and swamps.

Source: MA Department of Energy and Environmental Affairs, ***Protection Wetlands in Massachusetts***,  
<http://www.mass.gov/eea/agencies/massdep/water/watersheds/protecting-wetlands-in-massachusetts.html>

# Appendix I: Project Schedule

## AGAWAM HOUSING NEEDS ASSESSMENT 2016 PROJECT SCHEDULE



### Town/Committee to provide contact info for up to eight stakeholder interviews.

Possible stakeholders could include:

- Board members (e.g., BOS, Council on Aging, CPC, Commission on Disabilities)
- Town officials
- Housing Authority
- Realtors
- Local developers
- Regional CDC's
- Special needs service providers



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